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ABSTRACT

This unit is one of three self-contained modules for self-assessment, career exploration, and life skills designed for use with special populations (persons with disabilities, educationally and economically disadvantaged persons, persons with limited English proficiency, students in programs designed to eliminate sex bias, and prisoners) in vocational education classes. The module integrates student activities, an instructor guide, and a student guide written on the sixth- and seventh-grade reading levels. It includes the following: a matrix of competencies and skills cross-referenced to the Missouri Pre-Employment and Work-Maturity Competencies; suggestions for teachers; a list of 35 videotapes, 2 textbooks, and a software program; and 8 lessons. The lessons cover the following: communication; money management; community awareness; self-esteem and values; decision making and problem solving; goal setting, planning and accomplishing tasks; physical and mental health; and preemployment and work maturity. (KC)

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INSTRUCTOR GUIDE

Occupational Preparation

MODULE

Three

Life.....

S K I L L S

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**Modules in this
Occupational Preparation curriculum guide:**

Module 1: Self-Assessment

Module 2: Career Exploration

Module 3: Life Skills

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OCCUPATIONAL PREPARATION

Module 3: Life Skills

(Instructor Guide)

Module 3 written by
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Developed and revised by the
Instructional Materials Laboratory,
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Jefferson City, Missouri

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Foreword

A wide variety of occupational materials exists for use in the regular classroom, but relatively few have been created specifically for students from special populations. This instructional guide was developed to meet the need for a systematic approach which offers relevant and stimulating materials that also takes into consideration the uniqueness of students with special needs.

This *Occupational Preparation* guide is especially designed to meet the needs of 10th grade students who are members of special populations. Special populations include individuals:

- with disabilities
- who are educationally and economically disadvantaged (including foster children)
- of limited English proficiency
- in programs designed to eliminate sex bias
- who are in correctional institutions

In 1993, this guide was revised and packaged into three self-contained modules: *Self-Assessment*, *Career Exploration* and *Life Skills*. Student pages are white, and instructor pages are pink. Material is based on 180 hours of instruction for one year, one hour per day. Content was recommended by advisory committees and developed around a format which includes student classroom activities, an instructor guide and a student guide written on the *sixth and seventh* grade reading levels. Instructors are encouraged to supplement these materials from the wealth of information and activities that they have accumulated through their own experiences.

This curriculum provides a comprehensive framework for student development of the knowledge, skills and attitudes that will orient them to the world of work.

--Dick Omer, assistant director
Vocational Special Needs and Guidance Services

Acknowledgments

This curriculum was prepared to assist students and instructors in Occupational Orientation. Special attention was devoted to presenting the material contained in this curriculum in a manner that would meet the unique needs of students from special populations and their instructors.

Special thanks is extended to Vocational Special Needs and Guidance Section staff, Department of Elementary and Secondary Education, for recognizing the need for this material and for working with the advisory committees and the Instructional Materials Laboratory staff to bring the project to completion. The advisory committees' advice and recommendations have been incorporated in the writing of this curriculum and were responsible for the direction taken in presenting the material.

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How to Use This Publication

To meet the challenges of the times we live in, we must do what we can to enact the mission of the Carl D. Perkins Vocational and Applied Technology Act. It is the purpose of this Act "to make the United States more competitive in the world economy by developing more fully the academic and occupational skills of all segments of the population."

The ultimate goal of this curriculum is to equip students with the basic tools they will need to prepare for the workplace. To help them reach this goal, students will complete self-assessment, career exploration and career preparation modules. The activities used will be teacher directed. However, students will be able to complete many of the activities independently.

Cross-reference to state and national competencies

In 1992, three Missouri agencies co-published the *Pre-Employment and Work-Maturity Competencies: A Guide for Practitioners*. The Missouri competencies identified in the practitioner's guide are endorsed by all three agencies: the Missouri Department of Elementary and Secondary Education, the Department of Labor and Industrial Relations, and the Department of Economic Development. In addition, Missouri competencies are cross-referenced to the U.S. Department of Labor's 11 pre-employment and work maturity competencies.

The Missouri list includes seven core competencies and related employability skills. Locally developed learner outcomes may, of course, be added, and local groups are encouraged to utilize the identified state competencies for development of their own pre-employment and work maturity systems. **Table 1** shows how this *Occupational Preparation* guide correlates to those two competency lists.

Suggested Activities/Instructor Preparation

(All modules)

- * Have students start to develop portfolios that they could share with a potential employer.
- * Have students complete each assignment at the appropriate time. Discuss their answers.

- * Have students individually complete the Lesson Review in class. Afterward, discuss responses and why the correct answers were the best choice.
- * If the students are maintaining a file folder, have them file the Lesson Review questions after they are graded.

Table 1. Competency/Skill Cross-Reference

Missouri Practitioner's Guide	IML Occupational Preparation	U.S. Department of Labor Pre-Employment Competencies
A. Making career decisions		1. Making Career Decisions
A-1. Perform self assessment	Module 1, L2, L4, L6	
A-2. Explore occupational information	Module 1, L2-5 Module 2, L1-16	
A-3. Perform decision-making process		
B. Using labor market information		2. Using Labor Market Information
B-1. Identify sources of information		
B-2. Use labor market information		
C. Preparing a resume	Module 3, L8	3. Preparing Resumes
C-1. Collect resume data		
C-2. Develop a resume		
D. Completing the job application process	Module 3, L8	4. Filling Out Applications
D-1. Prepare letters of inquiry		
D-2. Provide accurate educational data		
D-3. Provide accurate work history data		
D-4. Provide accurate personal data		
D-5. Provide accurate reference information		
D-6. Fill out job application form		

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Missouri Practitioner's Guide	IML Occupational Preparation	U.S. Department of Labor Pre-Employment Competencies
E. Demonstrating effective interviewing skills	Module 3, L8	5. Interviewing
E-1. Present proper appearance		
E-2. Prepare for interview		
E-3. Greet the interviewer		
E-4. Participate in the interview		
E-5. Respond to interview closure		
E-6. Prepare a letter of follow-up		
F. Demonstrating knowledge of the proper work attitudes and behaviors	Module 3, L8	
F-1. Be dependable		6. Maintaining Regular Attendance
F-2. Be punctual		7. Being Consistently Punctual
F-3. Maintain a positive attitude and behavior		8. Demonstrating Positive Attitudes and Behavior
F-4. Complete tasks effectively with or without supervision		9. Completing Tasks Effectively
F-5. Practice good grooming and personal hygiene		10. Presenting Appropriate Appearance
F-6. Recognize legal issues in the workplace		
G. Demonstrating knowledge of effective interpersonal skills		11. Exhibiting Good Interpersonal Relations
G-1. Communicate with others	Module 1, L5 Module 3, L1	
G-2. Maintain relationships with others	Module 3, L8	

Helpful Resources

These resources for Module 3 of *Occupational Preparation* are listed by source for ease in planning supplemental materials. Resources with a pound sign (#) are available for Missouri educators on a free-loan basis. Contact the Missouri Vocational Resource Center, Instructional Materials Laboratory, 8 London Hall, Columbia, MO 65211, 800/392-7217 or 314/882-9610 (FAX 314/882-9935).

Videos:# *Checking Accounts: A Guide to Selection and Use*, HE V92 (:27), 1993.

Making the American Dream Work for Our Children, SN V27 (:30), 1991.

Take This Job and Love It: The Keys to Surviving Your New Job, SN V28 (:32), 1993.

Underdeveloped and Overexposed--Putting Your Self-Esteem in Focus, SN V30 (:25), 1993.

Making It On Your Own: Managing Your Money, SN V17 (:22), 1993.

How to Develop Self-Confidence When You're Not the Fastest, the Smartest, the Prettiest, or the Funniest, SN V18 (:42), 1993.

Unlocking Your Potential series, 1987:

"Potential vs. Effectiveness," R V14 (19:48).

"Awareness and Conditioning" (19:51), "How You Think" (19:48),

"Attitudes and Self-Image" (20:28), R V15.

"Visualization" (19:24); "Self-Esteem" (21:13); "Self-Motivation" (19:59), R V16.

"Goal Setting" (20:35), "Developing a Plan of Action" (21:28), "Thought Pattern of Winners" (22:30), SN V17.

"Getting to Better Choices and Decisions" teacher's guide, R V18 (:31).

Unlocking Your Potential in the '90s series (:15 each), 1992:

"You've Always Had the Potential," R V78.

"You're Born to Win," R V79.

"The Most Amazing Computer of All," R V80.

"Designing Your Personal Ad Campaign," R V81.

"Self-Esteem," R V82.

"Overcoming Fear of Failure," R V83.

- "Keys to Increasing Your Self-Confidence," R V84.
- "Improving Your Chances for Success," R V85.
- "Charting Your Own Life," R V86.
- "Leadership Qualities That Get Results," R V87.
- "What Every Employer Looks For," R V88.
- "Communicating Like a Pro," R V89.
- "Exercising Your Power to Choose," R V90.

Workplace Readiness series, 1991:

- "Curriculum Preview Kit," R V73 (3 modules).
- "Utilization Kit" (3 parts), R V74 (1:45).
- "Problem Solving Unit," R V75 (1:42).
- "Self-Management Unit," R V76 (1:40).
- "Teamwork Unit," R V77.

Opportunities for Learning, Inc., 941 Hickory Lane, PO Box 8103, Mansfield, OH 44901-8103 (800/243-7116 or 419/589-1700, FAX 419/589-1522).

Videos: *The Paycheck Puzzle.* #6673V-SES (:12), 1987.

Your Money Matters. #814-SES (:12), 1987.

Half of Your Life. #013598-SES (:30), 1989.

It's Your Choice. #013616-SES (:30), 1989.

I Don't Know What to Do: Decision-Making Skills. #003853-SES (:40), 1988.

Text: Schultheis, William. *Getting a Job* workbooks (#071512). America Guide, 1988.

Software: *English on the Job* series (#071512). (Apple), 1988.

Toward Work (#093996), 1987.

Filmstrips: *The Consumer and the Economy--Consumer Awareness: Supply, Demand, Competition and Prices*, #101368, (:08), 1982.

Mission Possible: How to Get What You Want Out of Life, #073417-SES
(:13), 1981.

Other publishers

Text: Brenneke, Judith Staley. *Decision-Making: Personal Economic Choices*.
St. Paul, MN: EMC Publishing, 1992.

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NOTE: Page numbers listed are for the student guide. The instructor guide's lessons (pink pages) immediately follow the student guide's lessons and are paginated separately. (Ex.: IG-1).

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Lesson 1: Communication

Learner Outcomes

- #1. List examples of nonverbal communication.
- #2. List examples of listening skills.
- #3. List examples of expression skills.
- #4. Describe reflective listening and I-messages.
- #5. Describe how the way you communicate influences others' reactions.

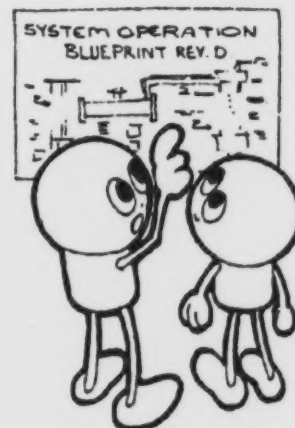
When we communicate, we give information, news or ideas to others. The way we communicate can make a difference in whether we make good or bad impressions (feeling or thoughts) on people.

People communicate by speaking and writing and may use tools such as computers, car telephones and other equipment. Good communication skills are important, regardless of the method used to communicate.

#1: Nonverbal communication

One kind of communication that is done without speaking, writing or using machines is **nonverbal communication**. In this, messages are sent without using voices.

Silence is one way to communicate non-verbally. When silence is used in response to what someone has said, it can be very effective. A response of silence can mean that



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we expect the speaker to make another comment, or it can mean disapproval.

In the workplace, be aware of how others use silence. Get to know your supervisor and other workers to be able to know what is meant when silence is used. It could mean that it is time to stop talking and begin the task you have been given. It could also mean that the boss needs a response. Stay alert; look for clues in silence.

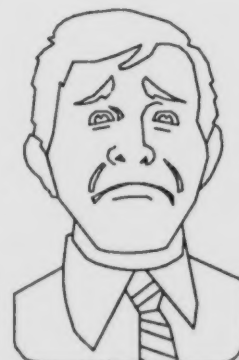
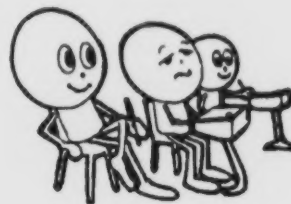
You also communicate your feelings or thoughts to others by the way you stand, sit or move your body (**body language**).

If your posture (the way you stand or sit) shows a slumped back and shoulders that are down, you may be communicating disappointment, tiredness or unhappiness. A relaxed back with straight shoulders may tell others that you are feeling happy, energetic or confident.

Body language is important every day, but especially when you meet someone for the first time. For example, your body language could help or hurt you in a job interview.

Facial expressions (movements) are nonverbal communications. Nodding or shaking the head means yes or no. Raising eyebrows might show surprise, a smile shows good feelings and a frown shows anger or disapproval.

Facial expressions can communicate strong feelings in a conversation, even from a distance. Receptionists, flight attendants and hotel clerks must use facial expressions skillfully.



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understand people better. You will be able to respond better.

When listening for feelings, be careful not to let your own feelings influence what you hear. When angry, you might hear an angry meaning in what was said, when it was not meant that way. Listening for feelings means listening for your own feelings, as well as the speaker's.

Good listening skills are important in the workplace. Being a good listener could help you advance on the job. Being a good listener can help you make fewer mistakes, too.

DO ASSIGNMENT SHEET 2.

#3: From me to you (expressions)

Just as listening is a way of receiving messages, **expression skills** like sign language, writing and speaking are ways of sending messages.

Many people who cannot hear or who cannot speak use **sign language** to express themselves. There are hand signals for each letter of the alphabet and for words and thoughts. Sign language is used with facial expressions, body language and hand movements to communicate. An angry frown and large, strong hand movements could be "shouting" in sign language.

Writing is a popular way to express oneself. Learning to write letters is an especially important skill when looking for a job. There are letters asking about jobs, cover letters for applications and resumes, and thank-you-for-the-interview letters. Since people get an impression about you by reading your letters, check the following points:

Do I stick to the subject?



Am I using the correct words?
Is my spelling accurate?
Do my sentences make sense?
Is my punctuation correct?
Does the letter look neat?

When talking, **speak** clearly, pronouncing each word correctly. It is important to speak with the right voice level--not too soft, not too loud.

When you talk, you are usually responding to something someone else has said or done. Respond in an acceptable way and stick to the subject being discussed. Then, others will have more respect for what you say.



DO ASSIGNMENT SHEET 3.

#4: **Calm down**

When someone speaks to you, especially about things that concern or upset them, use a skill called **reflective listening**. Reflective listening is listening with respect, understanding what a person feels and means, and then repeating what you've heard so the person feels understood and accepted.

To understand what the person feels and means, listen for content, to the voice tone and level, and to body language.

Sometimes you have to tell the person about hidden messages when his/her body language doesn't match what is being said. You can add to the person's feelings of being accepted and understood when you use encouragement.

Encourage someone by using eye contact (letting eyes meet while talking) and using a relaxed posture. Keep a

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gentle, even tone in the voice and show the person in some way that you care.

In this way, you can reflect back what might be bothering them and also show that they are worthwhile.

On the other hand, when you speak to other people about things that concern or upset you, use **I-messages**. I-messages show respect for yourself and for the other person.

Using an I-message instead of verbally attacking someone (yelling, blaming, scolding) makes you look at your own feelings and put them into words. It also makes you look at whose problem it is--yours or the other person's. Then, look at what you would like to do about the problem.

The usual pattern for an I-message is this: "I feel _____ when you _____ because _____. I'd like you to (*put your solution/idea here*): _____."

For example, someone might say, "I feel *hurt* when you call me *ding bat* because *I know I'm not stupid*. I'd like you to *stop calling me names in front of others*."

Using I-messages lets others know that you feel worthwhile and that they are worthwhile, too.

#5: Influencing others

You can encourage either positive or negative responses by your appearance, body language and you say or write your thoughts and ideas.

Appearance (the way you look or dress) should be appropriate for the kind of work you do or the activity in



which you are involved. You make a positive impression if you are neat and clean. Even workers who do dirty work should start each day with clean hair, teeth, body, clothes and a pleasant expression.

People are influenced by **what you do and say**. You can help others be positive if you are clean, neat, speak politely and behave appropriately.

Body language should include a smile, a gleam in the eye, a relaxed and confident posture, and eye contact with the other person.

Voice tone should be enthusiastic. Speak clearly and not too loud or too soft.

On the other hand, you can discourage thoughts or ideas by showing negative appearances or behaving in a negative way. You can have a **negative influence** on people around you if your body is slumped or your face looks worried. A discouraged tone of voice and pessimistic (gloomy) talk are also negative.

Now that you know how you can affect others' reactions, look at how others affect you. When you have to make a decision, do you listen mostly to **what** people are saying or **how** they say it?

Which influences you the most?



Assignment Sheet 1: Body Language Role-Playing

Directions: As each student "acts out" the emotion described, write down how that student used body language to tell about feelings.

1. Fear

You are the parent of a teenager. You just heard on the TV news that the pizza place where your teen went with friends has caught fire. You are afraid your child might be hurt.

Student's name

Body language

Emotion

2. Happiness

You worked very hard to get the job you wanted and you have tried hard to do the job well. Your boss just called you into the office and said that you are a great worker and that you will get a raise.

Student's name

Body language

Emotion

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You are having lunch with your best friend, who suddenly says that he/she is moving to another state. You will not get to see that friend again for a long time.

Student's name _____

Body language

Emotion

You are the head of a small company. You have just learned that a new employee has been stealing money from the business.

Student's name

Body language

Emotion

Assignment Sheet 2: Listen to Remember

Directions: Answer each question by remembering what your teacher read from Transparency Master 1.

1. Who was this story about?
2. When did this all take place?
3. What broke first?
4. What broke second?
5. What broke third?
6. Where was he trying to go?
7. Why didn't he return to his house?

Assignment Sheet 3: Jobs that Get the Message Across

Directions: Think of jobs that use the following communication skills, then write them below.

1. Jobs that use a lot of **nonverbal communication**:

2. Jobs that use a lot of **listening**:

3. Jobs that use a lot of **speaking**:

4. Jobs that use a lot of **writing**:

Lesson 1 Review

1. List three examples of nonverbal communication (body language).
 - a.
 - b.
 - c.
2. List three examples of listening skills.
 - a.
 - b.
 - c.
3. List three examples of verbal skills.
 - a.
 - b.
 - c.
4. Write a brief answer to these questions.
 - a. What does reflective listening mean?
 - b. What are I-messages and why do we use them?

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5. How can you help someone to give a positive reaction to your thought or idea?
 - a. Appearance:
 - b. Body language:
 - c. Voice tone:
6. What do active listeners do?
 - a.
 - b.
 - c.

TO THE INSTRUCTOR

Lesson 1: Communication

Learner Outcomes

- #1. List examples of nonverbal communication.
- #2. List examples of listening skills.
- #3. List examples of expression skills.
- #4. Describe reflective listening and I-messages.
- #5. Describe how the way you communicate influences others' reactions.

Materials and Resources

Student guides

Student file folders and portfolios

Overhead projector

Transparency Master 1: What Happened?

Assignment Sheet 1: Body Language Role-Playing

Assignment Sheet 2: Listen to Remember

Assignment Sheet 3: Jobs that Get the Message Across

Lesson 1 Review

Suggested Activities

(Outcome 1)

- * For Assignment Sheet 1, divide the class into groups of four students each. There should be one role-play situation for each student in the group. Explain that the students are to "act out" the emotions that the situation describes. The other group members are to describe on Assignment Sheet 1 the message the "actor-student" is trying to express. Answers will vary.

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(Outcome 2)

- "Gossip game"--Instruct five students to leave the classroom. Read a short article or story to the class, then call in the first student and read the article. The first student calls in the second student and tells the story. The second student calls in the third student and retells the story, and so on. Record what each of the five students say (in writing or on tape). Have the class discuss how the events changed as the story was retold.
- The activity in Assignment Sheet 2 will help your students see how well they listen and remember what they hear. Read Transparency Master 1 to them before they turn to the questions on Assignment Sheet 2. When the class has completed the assignment, show them the paragraph again on the overhead projector and discuss their work. Relate that this activity shows different learning styles and illustrates how everyone is different.
- Have students complete Assignment Sheet 3. Discuss the value of each writing and speaking trait. Guide students through this activity, discussing how communication skills are used more frequently in some jobs than in others.

Other Activities

- Invite a sign language teacher as a guest speaker to instruct the students in a few words of sign language.
- Invite a dancer or dance instructor to discuss how body movement in dance conveys a message.
- Arrange for a local actor or speech teacher to discuss the use of communication skills on stage.
- Arrange for a salesperson or marketing specialist to discuss the techniques of selling oneself (color and style of clothing, body language, type of paper in correspondence, etc.).
- (Outcome 3) Students can rate themselves on communication skills using a scale of 1 (never) to 4 (always) with the following questions.

- a. When writing, do you:
Stick to the subject? Use the right kinds of words? Use correct spelling?
Use sentences that make sense? Use correct punctuation? Organize your
thoughts? Proofread your work?
 - b. When talking, do you:
Speak clearly? Speak with the right voice level? Respond in an
acceptable (kind) way? Stick to the subject being talked about? Use good
eye contact?
- * (Outcome 4) Reinforce reflective listening and I-messages as two ways to
communicate feelings. Use the following situations or make up your own.
- a. A child comes to the parent crying about an argument with a playmate.
(Needs acknowledgment of feelings, reassurance that s/he is important,
guidance in deciding how best to handle such situations)
 - b. Student frequently interrupts the teacher and class with bragging or silly
comments. (Classmate to student: "I feel angry when you constantly
interrupt this class because we don't get a chance to learn or have our say.
It really wastes our time.)
 - c. Son uses the family car often without refilling the gasoline tank. (Parent to
son: "I got very upset when you brought the car home with an empty gas
tank because I ran out of gas on the way to work. I'd like you to fill the gas
tank, if it is empty, before coming home. If you can't do that, then you can't
use the car.")
 - d. A friend always seems to interrupt you when the two of you are talking with
a third person. Whenever you try to say something, she jumps in with her
opinions. It is getting very irritating. When the two of you are alone, you
respond: "I feel _____ when you _____ because I'd like you to _____."
- * (Outcome 5) Encourage students to give examples of times when they have tried
to influence others' reactions. Discuss how, during an interview, they try to
influence the employer's reaction through what, and how, they communicate.
Some points students might consider are:
- a. How will you look and how will you dress?
 - b. What kind of body language will you use?
 - c. How will your voice sound?
 - d. What kinds of things will you say?

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Published Resources

CPP Career Guidebook: Exploring Your Future. Iowa City, IA: American College Testing Program, 1992.

Answers to Assignment Sheet 1

Answers will vary; check for completeness.

Answers to Assignment Sheet 2

1. Ed
2. Superbowl Sunday
3. Television
4. Phone
5. Car
6. Kathy's house
7. The keys were locked in the car accidentally.

Possible Answers to Assignment Sheet 3

NOTE: Students may use supplemental materials or Module 1: Self-Assessment if they have trouble coming up with ideas on their own.

1. Traffic officers, sign language interpreters, actors/actresses, mime performers, dancers, sports umpires
2. Secretaries, dispatchers, counselor's aides, child care workers, medical technicians, nurses, telephone operators, legal assistants
3. Supervisors, ministers, news reporters, social workers, teachers/teachers' aides, auctioneers
4. Secretaries, sales workers, medical records technicians, bookkeepers, police officers

Possible Answers for Lesson 1 Review

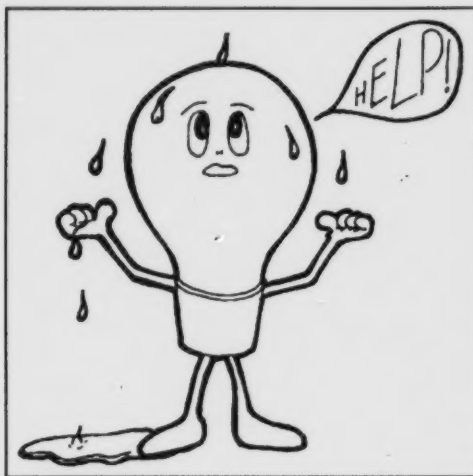
1.
 - a. Silence
 - b. Facial expressions
 - c. Body posture and movements
2.
 - a. Paying attention to what is being said
 - b. Listening for hidden messages
 - c. Deciding what to remember
3.
 - a. Sign language
 - b. Writing
 - c. Speaking
4. Answers will vary. Possible answers include:
 - a. It means the listener is sensitive to the feelings of others, it means the listener respects and understands the feelings of the speaker, or it means the listener understands what the speaker means and shows it by repeating the meaning so the person feels understood and accepted.
 - b. I-messages are ways of speaking with respect for ourselves and for others. We use them to help us look at our feelings and put them into words. When we use them, we let others know that we feel we are worthwhile and that they are worthwhile, too.
5.
 - a. Look neat and clean; dress appropriately for the activity.
 - b. Smile. Have a relaxed and confident posture and use eye contact.
 - c. Use an enthusiastic voice tone. Your voice should not be too loud or soft. Speak clearly and politely.
6.
 - a. Silently ask questions about what is being said.
 - b. Listen for the feelings being expressed.
 - c. Ask what the most important points are to remember.

What Happened?

It was **Superbowl Sunday**. Ed turned on the **television set** and sat down to watch the game. Before he could open the bag of potato chips, the picture began to roll . . . and then it was gone. Not wanting to miss a minute of the game, Ed ran to the phone to call Kathy. He was sure he could watch it at her house. When he picked up the **phone**, there was no dial tone.

Annoyed, Ed decided to drive to

Kathy's anyway. The **car** started with a roar. Then there was a loud crack. The roar turned into a weak wheeze, and the engine sputtered into silence. Very upset, Ed jumped out of the car and slammed the door. Too late, he realized that he had locked it. **Inside the locked car**, dangling from the ignition switch, was the key ring with his **house key**. As the first drops of rain began to fall, Ed looked to the sky and shouted, "Help!" This just wasn't his day.



Credit: *Exploring Careers*, U.S. Department of Labor

Lesson 2: Money Management

Learner Outcomes

- #1. Define a consumer.
- #2. Identify consumer skills.
- #3. Recognize legal rights and responsibilities of consumers.
- #4. Explain how to make and keep a financial budget.
- #5. Identify places where consumers can get help with money problems.
- #6. Identify and show that you can complete three financial forms used in everyday life.
- #7. List kinds of housing.
- #8. List ways to get housing.
- #9. List things to think about when choosing a home that is right for you.
- #10. List costs of caring for a home.
- #11. Explain how using different kinds of transportation can affect a career.



#1: Who is a consumer?

A consumer is anyone who consumes (buys or uses) a thing or service. Every day we buy food, clothes, medicines, household items, admissions tickets and so on.

The buying, spending and saving habits of consumers influence the strength of the country's economy. As consumers, we buy or rent homes. We use and pay for such things as electricity, water, telephone and gasoline.

As a working citizen, you want to get the most for your money. Therefore, you need good consumer skills.



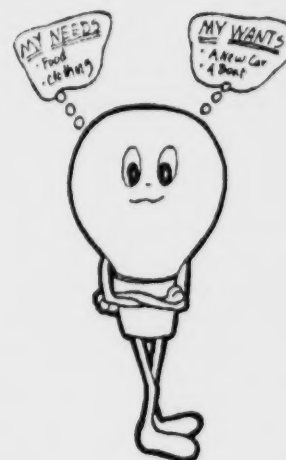
#2: Six consumer skills

1. Identify needs.

It is difficult to earn or save lots of money. If you are not careful, your money will be spent before you know it.

Know your needs. What things do you truly need to live a reasonably comfortable life? Ask yourself, "Without this, will I still have good health, food or housing? Will I have the transportation, education, equipment or supplies necessary for my job?"

Consumers must plan spending so that all the important needs are satisfied before the money runs out.



2. Know how to use money.

When paying for something, you must give the clerk enough money, so knowing how much money you have and how to make change are important consumer skills.

3. Know where to find the item or service.

Smart consumers don't buy the first thing they see. They shop around for the best buy. There are many ways to find out about the location of businesses and services that provide the best bargain.

- * Asking friends
- * Radio ads
- * Newspaper ads
- * Television ads
- * The yellow pages
- * Welcome Wagon
- * Chamber of Commerce

4. Look for **quality**.

Just because an item is cheap does not mean that it is the best one to buy. Quality is very important. Look at how well something is made or how well a service is performed. Check for:

- * Careful treatment
- * Talented work
- * Strong or well-made products
- * Correct ingredients or materials
- * Correct style or behavior
- * Safety
- * Long-lasting equipment/products
- * Good reputation



5. **Compare** carefully.

Match products or services that are similar to decide which is best. Compare:

- * Quality
- * Price
- * Style or kind (Does it fit my needs or wants?)
- * Quantity (How much is there?)
- * Safety features



6. Judge **advertising**.

One of the goals of advertising is to persuade you to choose one product or service over all the others.

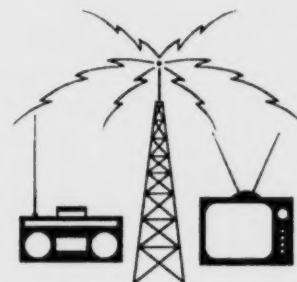
Advertisers do this in different ways:

- * Exaggeration (saying it's bigger or better than all the others, when it may not be)
- * Repetition (saying the same thing over and over again)
- * Part truth (telling only part of the story)
- * Unreliable facts (limited or biased testing of a product)
- * Selling a by-product (like love, youth, good looks, power, success, wealth and so on)

To get you, the consumer, to believe in what is being advertised, the speaker in the ad tries to appeal to you.

The speaker might talk to you:

- | | |
|------------------------|-------------------------|
| * As a friend | * As a hero |
| * As a fellow sufferer | * With fast talk |
| * As an advisor | * With a sense of humor |
| | * With sex appeal |



Watch for these clues in advertising. Ask for references (people who can support their claims). Read before you buy. Ask lots of questions, especially if promises sound too good to be true. If trials are offered, use them.

DO ASSIGNMENT SHEETS 1 AND 2

#3: Consumer rights and responsibilities

The law promises the consumer certain **rights**. You can return things within a reasonable amount of time if they are damaged or defective (not made right). On most large purchases, you can change your mind after a day or two. It

is up to the consumer to know and use these rights in order to buy wisely.

Basic rights	Steps to wise buying
Right to be informed	Study buying guides and labels. Telephone first for information. Check items or services at different businesses. Ask questions.
Right to safety	Check product safety. Personally inspect before buying.
Right to choose	Make your own choice; no one can force you to buy.
Right to be heard	If you like a product or service, let the retailer or company know. If you buy a defective product or service, let the retailer or company know.

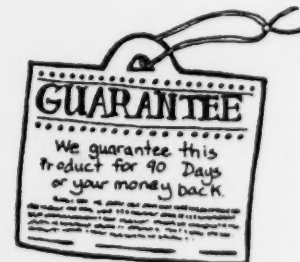
When consumers have problems with products or services, it is their **responsibility** to be heard. The dissatisfied customer should:

1. Identify the problem.

- * I was sold a product that did not work or was unsafe.
- * I was cheated or tricked.
- * I was not treated fairly.

2. Check the guarantee or warranty.

- * Keep receipts and other documents in case the product needs to be returned or exchanged.
- * Follow the directions on the guarantee or warranty.
- * Is the problem covered by the guarantee or warranty?



3. Check the product again.

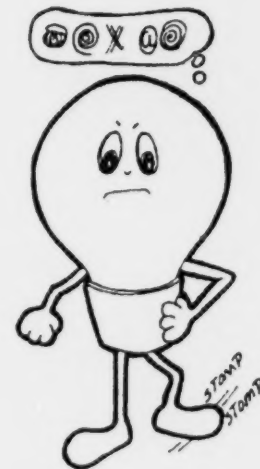
OCCUPATIONAL PREPARATION

MODULE 3: LIFE SKILLS

- * Did you follow the directions correctly?
- * Did you do what you were supposed to do to make it work?

4. Make a complaint.

- * Be calm. "Cool off" before you begin writing or calling so that you can be objective and fair.
 - * Be polite and tactful. Explain why you're asking for action.
 - * Be honest and straightforward. State the facts clearly and briefly.
 - * Address the complaint to someone in authority, such as the president of the company or a manager.
 - * End with a direct request of what you want them to do.
- Add a positive word or comment about the product or company, if you can.
- * If the company does not respond, make complaints to the local news media. Follow-up action can be taken to small claims court.



DO ASSIGNMENT SHEET 3

#4: Budgeting (making money and month match)

As you take on more and more responsibility for yourself and others, you spend money on a home, utilities, groceries, clothing, insurance, doctors and dentists, transportation and fun.

The kind and amount of expenses are different for every family. The money spent depends on family size, amount of income, any unusual needs (such as medical bills) and the family's goals.

Two spending patterns people use are the **see/buy** method and the **budget** method. In the see/buy method, money might go for a "need" or it might go for a "want," whichever happens first.



Consumers using the budget method plan how their money will be spent. They look for expenses coming up and set aside money to pay for those expenses. They plan for their "needs" so that their money and month will come out even.

Can a person who budgets money also allow for the see/buy method? How?

DO ASSIGNMENT SHEET 4

#5: Getting help with money problems

Consumers face all kinds of money problems: large and unexpected expenses, overspending, losing a job, not understanding tax forms and so on. Knowing where and how to get help is very important. Many organizations and agencies have toll-free 800 telephone numbers that do not cost anything to call. (A 900 number, on the other hand, *always* costs something, and it's usually a certain amount *per minute*.)

There are three kinds of financial help that consumers should know about.

BANKS: Banks help people with loans, savings and checking accounts. A **checking account** can help keep track of how money is spent and is especially good for handling large sums of money (rent, car payments).

A **savings account** can help pay for unexpected emergencies, vacations and protection from job loss. Smart consumers save money for retirement, also.

OCCUPATIONAL PREPARATION

MODULE 3: LIFE SKILLS

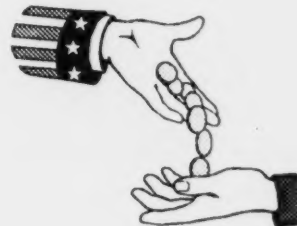
Consumers who want a **loan** have to prove they can pay back the loan and the interest. Put off a loan unless you can afford the down payment (large first payment) and monthly payments. The loan should be for items you need now that would take a long time to save up for.



Banks can help students get **financial aid** for college, vocational-technical school or other training. Most education loans have low interest rates. Students are usually allowed to wait until their education or training is completed to start repaying the loan.

PRIVATE BUSINESS: These businesses include loan companies, tax advisors, lawyers and credit management businesses. For a fee, many private businesses help students find **scholarships and financial aid** to pay for college and other training. (Many times, you can save money by doing much of the research yourself; ask your school counselor for help.)

GOVERNMENT PROGRAMS: **Unemployment insurance** provides money for people who lose their jobs.



Workmen's compensation can be used to pay medical costs for those who are hurt on the job.

Internal Revenue Service offices help people with filling out tax forms.

Social Security offices keep track of claims (requests for payments) for those who have earned retirement income, death benefit income, disability insurance and aid to families.

Energy assistance programs provide for the elderly and for those who are on a low income.

The **Division of Family Services** helps families who need financial advice.

Federal financial aid programs can provide student grants for college or vocational training. Grants do not have to be repaid. However, you may have to meet income requirements to qualify. See your high school counselor or a college financial aid officer to get applications.

DO ASSIGNMENT SHEETS 5 AND 6.

#6: Financial forms

Consumers are often required to complete financial forms. It is important to know what these forms are for and how they should be filled out. Some examples are checks, deposit tickets and monthly bank statements.

Name and Address: Adam Sporhejon
2316 Industrial Way
Columbia, Missouri 65202

Person Being Paid: Donald Davis

Check Number: 354

Date: 7-7-94

Pay to the order of: Donald Davis \$100.00

One hundred and no/100ths dollars

FIRST BANK OF COLUMBIA
Columbia, Missouri
104-1674 178 03664

Signature: Adam Sporhejon

Amount in Words: One hundred and no/100ths

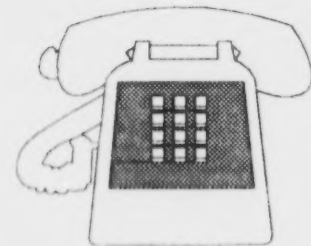
Amount in Figures: \$100.00

As you know, checks are used in the place of cash. They represent the money in your checking account. Do not write checks for more money than you have in your account; it is against the law. Many places charge \$20 or

more for each bad check. They could also have the person arrested, if they wanted to.

Technology has changed the way people do banking. Most banks have **automatic teller machines (ATMs)**. Each bank member who asks can have a special card with a personal identification number (**PIN number**). This card and secret identification number can be used to get money from ATM machines around most cities and towns.

Deposit tickets are used to put money or checks into your bank account. Many banks allow members to do some banking by phone. For example, you may be able to use a touch-tone phone to transfer money from one account to another. You can also find out your account balance. A secret PIN number must be used to do this.



Many consumers use **duplicate checks**. Each duplicate check has a special paper that makes an imprint (copy) of the check as you write it. Instead of returning the checks you have written, many banks send only a bank statement monthly to customers. (Banks file the checks for a while in case you need them.)

The **bank statement** lists the checks, withdrawals and deposits you have made and any bank charges. This form helps you know how much money is really in your account.

Be sure to balance your bank statement and checkbook each month. In other words, check the math and make sure the checkbook and the bank statement have the same ending balance. Remember to subtract checks that are still outstanding (not in the bank yet). Add any deposits made after the date on the bank statement.

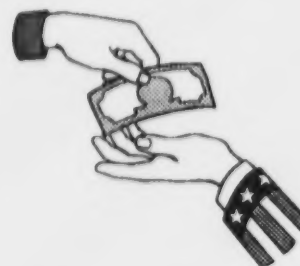
Consumers who are interested in **credit** buying need to know about charge account applications and contract forms. Shop around for the best credit card. Interest rates, monthly payments and annual fees can be very different.



Charge accounts can be convenient since there is no need to carry around lots of money. You can take advantage of sales and buy "big cost" items like furniture or appliances easier.

But be careful. It is easy to overspend with credit buying, and it can cost more to charge things you buy. Customers should pay as they go and avoid large debts.

People who earn money at a job are required by law to complete **federal and state income tax withholding forms (Form W-4)**. These taxes help support the government. The W-4 form helps your employer withhold (take out) the right amount of taxes.



When they file their taxes, people who earn very little money during the year can get back all or part of the tax monies withheld. Other workers may ask their employer (on the W-4 form) to withhold *more* taxes than they owe so that the government will return their overpayment.

At the end of the year, workers fill out tax return forms to see if they owe the government more taxes or if they will receive a refund.

All citizens of our country must have a **Social Security number**. This number is used to keep track of who pays taxes and who is qualified to get Social Security benefits, among other things.

Contributions paid to Social Security for 10 years will provide a monthly retirement check for life at retirement age. Both you and your employer contribute for you.



The Social Security number is yours. No one else has your number. You may use it as your identification number for other purposes, too. Parents are required to request a number for each child long before he/she is of school age. They may apply any time after the child is born.

A person age 18 or older who is applying for a number the first time must apply in person. An application form may be obtained from the Social Security Office; check your local telephone book.

DO ASSIGNMENT SHEETS 7, 8, 9 AND 10.

#7: Housing choices

When looking for a place to live, there are many kinds of housing from which to choose. Some buildings are divided so that many families can live in them, and other homes are meant for just one family. Rented apartments and single rooms are available almost everywhere.

Rented apartment: Most young adults starting out prefer to rent before buying a place to live. There are apartments located in large buildings or in houses that have been divided up. Two or more adults sometimes live together in a rented house or apartment to keep costs down.

An apartment has living, sleeping, eating and bathroom space provided. Usually, apartments have separate hook-ups for electricity and/or gas, water and sewer.

One advantage of renting is that the owner has general responsibility for normal repairs and upkeep. The renter is

responsible for cleaning and everyday care. Some owners provide furniture, too. Other apartments are unfurnished.

Most renters are required to sign a lease. This is a contract or promise that they will stay for a set length of time (six months or one year). A deposit is also often required, which helps pay for damages that may occur in the apartment.

Rented room: Most rented rooms are furnished and contain only one room. There is usually no kitchen, and the bath is often shared with other renters.

A **duplex** is a house that has been divided into two separate, identical apartments. A **condominium** is like an apartment; someone else takes care of the building and the land. The big difference is condos are usually bought, not rented. **Mobile homes** are also popular for renters. They must be set on a lot and are often called trailer homes.

Buying a house: Very few young adults can afford to buy a house when they first begin to work. It is smart to wait a few years, save money and do lots of planning.

If you think you would like to buy or build a house, make sure you read, save, plan and ask questions before getting started. Owning a home is expensive and is a lot of responsibility. There are many benefits to owning your own home, but make sure you are prepared before you sign the papers.

DO ASSIGNMENT SHEET 11.

#8: A home that is right for you

When trying to decide on a home, look closely at your needs, the way you live and your likes and dislikes. How

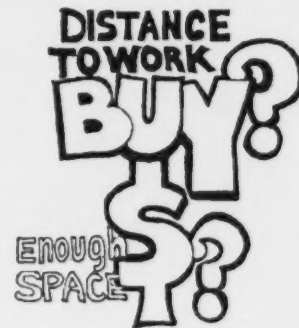


OCCUPATIONAL PREPARATION

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will your career affect the home? When choosing a home, ask these questions:

- * How much can I afford to pay?
- * Is it important that my home is located near my job?
- * How much can I pay for a home? Will my salary cover the cost?
- * How much time will I spend at home? Will I be in the workplace or traveling a lot?
- * Is there a chance that I will be moving soon because of promotion or changing jobs?
- * Does my job require any space at home for storage or working at home?
- * Does my job require that I do any entertaining at home?

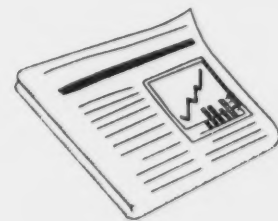


There are other things that should be considered. Look at how important it is to have schools, churches, stores and recreation located nearby. Carefully inspect the safety of a potential home and the safety of the neighborhood.

#9: Finding a place to live

After considering which kind of housing matches your needs and likes, find out what kinds of homes are available in the community.

In the local newspaper's classified advertisement (or "want ad") section, there will be homes and apartments listed for sale or rent.



Real estate agencies can help you find a place to live. Also, ask friends, relatives or others about homes that are available.

DO ASSIGNMENT SHEET 12.

#10: Housing expenses

If you decide to share the **rent** of an apartment or house with friends, "don't get caught holding the bag." (Make sure you know who is paying for what.)

Decide whose name will appear on the lease. Who will receive the **utility** (gas and/or electric) bill each month? What about the **water and sewer bill**? Will there be a cost for **trash pick up**? How will the costs be divided?

Will one person's name be placed on the **phone** bill? How reliable is your roommate(s)? It is possible to have separate lines in one house, or you can sign up for separate long-distance services. Call the phone company to find out how much it will cost.

How will you divide the **grocery** bill? What if one person has a bigger appetite than the others? Decide how to handle this *before* you move in. Consider cleaning and laundry supplies, as well.

In almost any place you live, it is smart to buy **renter's insurance**. In case of theft or damage (fire, storm, etc.), insurance will help replace things in your home. Keep a list of all the things you own, their cost and when and where they were bought. Be sure your home has smoke detectors, too.

DO ASSIGNMENT SHEET 13.



#11: Choosing the best transportation

To be successful at a job, you have to get to work first. That means choosing the kind of transportation that is right for you and sometimes for the job.

There are many kinds of transportation, but these are the most common: airplane or helicopter, bicycle, bus, car, motorcycle, train and walking (or running).

Compare costs when choosing transportation. Is buying, fueling and maintaining a vehicle less expensive than renting a car or paying for a bus or train ride? Also compare what the ride costs you in personal energy. (Walking or bicycling definitely takes more energy than a taxi ride.)

Many people save on costs by car pooling, which is sometimes organized through the employer. Workers take turns driving each other to their jobs. Car pooling saves fuel, energy and parking.

Convenience (how easy it is) is another thing to think about. The time that it takes to get to a job matters a lot to many workers. Those who have to go on long trips are concerned about speed and meeting schedules. While trains and airplanes offer the most speed while traveling, they also demand extra time in making reservations, picking up tickets, waiting on delayed runs or making transfers.

For shorter distances, walking, bicycling, driving a car and riding a motorcycle let the user be in control (decide when and where to go).

Another point of convenience involves parking. Riders do not have to park a taxi or bus, but they do have to park bicycles, motorcycles and cars.



Many people look at safety when choosing transportation. Some prefer not to walk or ride bicycles or motorcycles in heavy traffic because of the greater danger involved. Concerns about safety are different for different people.

Some workers use their transportation as a status symbol. Sales people, for instance, have to "sell themselves" to the public, so they try to drive a car that says something about their success.

For others, the kind of transportation they choose can relate to their self-esteem. They might like the privacy of a car, motorcycle or bicycle. Or they might prefer the importance of riding in an expensive car, train or airplane.

Transportation is affected by the demands of a job and a person's likes and dislikes. It is also affected by availability (what is on hand or in the community).

What kinds of transportation are in your community? What do they require of you, the user? How do they compare to each other in cost, convenience, safety and the feelings they give the user?

DO ASSIGNMENT SHEET 14.



Handout 1: Warranty**WARRANTY****CAPITAL ELECTRIC COMPANY****Automatic Dishwasher**

If your new Capital dishwasher fails because of a manufacturing defect within one year from the date of original purchase, Capital Electric will repair the product at no charge to you. Both parts and service labor are included.

This warranty is yours as the purchaser for your home use and is for products purchased and retained within the 50 states of the USA and the District of Columbia. Of course, it does not cover damage by accident or misuse. Service will be provided by our factory organization or by our authorized service organization in your area. All you need do is look us up in the yellow pages; we are nearby.

Capital Electric

Kitchen Appliance and Home Laundry Division
Dishwasher and Disposal Department

Handout 2: Planning Your Budget**Monthly Income**

Week	From	How much	TOTAL
1			
2			
3			
4			

Monthly Expenses

Plan to spend:										
Week	Home	Food	Utilities	Trans.	Clothes	Insurance	Medical	Fun	Other	TOTAL
Spent: 1										
2										
3										
4										
TOTALS										

If the TOTALS (in shaded areas) are the same or less than what you planned to spend, you are doing great!

Handout 3: Expense Cards

HOME



Insurance

Food

MEDICAL



UTILITIES



Fun!

Transportation



OTHER

CLOTHING

Cut out each expense card.

Handout 4: Money for Assignment Sheet 4

OCCUPATIONAL PREPARATION

MODULE 3: LIFE SKILLS



Handout 5: Bank StatementChecks paid by bank
during the monthName and address
of depositor

Account number

Mr. R. Everett Lee
120 Clark Street
Toledo, OH 43605

ACCOUNT NO.

342 5641 1562

Date of statement

Nov. 30, 1992

CHECKS AND OTHER DEBITS DEPOSITS DATE BALANCE

10.00			Nov. 1	780.00*
75.00			2	770.00*
15.75			4	695.00*
20.00			8	679.25*
17.34			9	659.25*
			12	641.91*
22.86		175.50	15	817.41*
400.00			17	794.55*
7.50			19	394.55*
			20	387.05*
21.50		198.25	22	585.30*
7.77			24	563.80*
20.00			27	556.03*
8.50			29	536.03*
11.99			29	527.53*
	1.80 DM		30	515.54*
90.00			30	513.74*
14.50			30	423.74*
160.00			30	409.24*
	1.50 SC			249.24*
				247.74*

Balance previous statement	Number enclosure	Checks		Deposits		Service Charge	Closing Balance
		Number	Amount	Number	Amount		
780.00	18	16	9,0271	2	3,7375	1.50	2,4774

SYMBOLS:LC - Service Charge
LS - ListOD - Overdraft Charge
RT - Returned Check
DM - Debit MemoService charge
for the monthBalance at
beginning
of monthDeposits made
during monthBalance at end
of month

Handout 6: Filling Out a W-4 Form

1. This form helps the employer determine how much federal income tax to withhold from the employee's wages.
2. Only the correct number of exemptions should be claimed.
3. An employee may claim fewer exemptions than he or she actually has, but not more. Claiming fewer exemptions results in more tax being deducted from the paycheck.
4. A new certificate should be filed when the number of exemptions changes. It must be filed within 10 days when the number **decreases**.



MISSOURI DEPARTMENT OF REVENUE

EMPLOYEE'S WITHHOLDING ALLOWANCE CERTIFICATE**MO W-4**
(REV 3-91)This certificate is for income tax withholding purposes only.
PLEASE TYPE OR PRINT.

FULL NAME		SOCIAL SECURITY NUMBER	MARITAL STATUS (if married but legally separated or wife/husband is a nonresident alien, check the single box) ☐ SINGLE ☐ MARRIED
HOME ADDRESS (NUMBER AND STREET OR RURAL ROUTE)		CITY OR TOWN, STATE, AND ZIP CODE	
Allowance for yourself — enter 1	1.		
Allowance for your spouse — enter 1	2.		
Allowance(s) for dependent(s) — you are entitled to claim an allowance for each dependent you will be able to claim on your federal income tax return. Do not include yourself or spouse — enter the number of dependents	3.		
Allowances for itemized deductions (see instructions)	4.		
TOTAL — Add lines 1 through 4 above - enter "SAME" if claiming same number of Federal allowances	5.		
Additional amount per pay period you want deducted \$			
I claim complete "Exempt" status from withholding because (see instructions and check boxes below that apply)			
A. ☐ Last year I did not owe any Missouri income tax and had a right to a full refund of all income tax withheld, and			
B. ☐ This year I do not expect to owe any Missouri income tax and expect to have a right to a full refund of all income tax withheld. If both "A" and "B" apply, enter the year effective and "EXEMPT" here			
C. ☐ If you entered "EXEMPT" on line 7b, are you a full time student? ☐ Yes ☐ No			
Under the penalties of perjury, I certify that to the best of my knowledge and belief, the amount of withholding claimed on this certificate does not exceed the amount to which I am entitled.			
SIGNATURE		DATE	

860-1598 (3-91)

Assignment Sheet 1: Getting the Most for Your Money

Directions: Complete each part carefully and look at how you are able to use the consumer skills in bold letters.

Identify needs. Needs are different for different people. A consumer who is responsible for a family will have to think about more needs than the consumer who lives alone.

What needs do you have at this time in your life? List at least three.

- 1.
- 2.
- 3.

Know how to use money. Jesse's grocery bill came to \$14.06.

4. If Jesse paid it with \$15 cash, how much change would there be? _____
5. If Jesse paid it with a \$20 bill, how much change would there be? _____
6. If Jesse wanted to pay the exact amount, what bills and coins could he use and how many?

_____ dollar(s)

_____ dime(s)

_____ quarter(s)

_____ nickel(s)

_____ penny(ies)

Know where to find it. (Use the telephone book if you need to.) Where could you go in your community if you wanted:

7. To buy toothpaste?
8. To buy medicine?
9. To rent a house?

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10. To get the gas meter turned on?
11. To buy a car?
12. To buy a clock?

Look for quality. Things that are well made or perform well have quality.

13. Name something you bought that was well made and describe why you liked its quality.

Compare carefully. What would you look for in comparing these products or services?

14. Razor blades
15. Ink pens
16. Doctors
17. Potato chips
18. Dentists
19. Jeans

Judge advertising. Consumers should know why they want to buy a product or service. Do they really need it, or is the desire because of advertising?

20. Check the kind of advertising that influences you most.
 - ___ Exaggeration
 - ___ Repetition
 - ___ Part-truth
 - ___ Unreliable facts
 - ___ Selling a by-product

21. Where do you see the kind of advertising you checked in #20 most often? (Check your answer.)

☐ Television	☐ Newspapers
☐ Radio	☐ Other (describe)
☐ Magazines	

22. Which of the people below make you listen most closely?

☐ Friend
☐ Fellow sufferer
☐ Advisor
☐ Hero
☐ Fast talker
☐ Person with sense of humor
☐ Person with sex appeal

Assignment Sheet 2: Knowing Consumer Skills Will Make Your Job Easier

Whether your job is to convince people to use your services (pay you to do something for them) or to buy a product, it will help to know these consumer skills.

Directions: Read the consumer skill, then fill in the blank with the skill that relates to it. The first one is done for you.

1. Identify needs.
Determine what you really want or are looking for.
2. Know how to use money.
Know how to make correct change. Explain to the customer what costs are included in the total charges.
3. Know where to find the item or service.
4. Look for quality.
5. Compare carefully.
6. Judge advertising.

Assignment Sheet 3: Complaint Procedures

Directions: The following statements reflect things that Connie Consumer did when her six-months-old dishwasher wouldn't start. However, the steps are out of order. Your job is to rearrange the statements into a logical "complaint" order by placing numbers from 1 to 8 in the blanks to the left.

- ___ a. Wrote a complaint letter to the manufacturer.
- ___ b. Reread the operating directions to make sure she understands how it should work.
- ___ c. Filed a claim in the small claims court for damages.
- ___ d. Went back to the dealer and requested free repair work.
- ___ e. Telephoned the manufacturer's customer service supervisor.
- ___ f. Checked the guarantee or warranty.
- ___ g. Filed a complaint on the dealer with the Better Business Bureau.
- ___ h. Told the local newspaper of the problem by writing a letter to the editor.

Sample complaint letter

- describe your purchase
- name of product, serial numbers,
- include date and location of purchase

- ask for specific action
- enclose copies of documents

(Your Address)
(Your City, State, ZIP Code)
(Date)

(Name of Contact Person)
(Title)
(Company Name)
(Street Address)
(City, State, ZIP Code)

Dear (Contact Person):

On (date), I purchased (or had repaired) a (name of the product with serial or model number or service performed). I made this purchase at (location, date, and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem).

Therefore, to resolve the problem, I would appreciate your (state the specific action you want). Enclosed are copies (copies-NOT originals) of my records (receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers, and any other documents).

I look forward to your reply and a resolution to my problem, and will wait (set time limit) before seeking third-party assistance. Please contact me at the above address or by phone at (home and office numbers-with area codes).

- state the problem
- give the history

- allow time for action or response
- include how you can be reached

Sincerely,

(Your name)
(Your account number)

Keep copies of
your letter and
all related documents

Credit: *Consumer's Resource Handbook*. Washington, D.C.: U.S. Office of Consumer Affairs, 1990.

Assignment Sheet 4: Stretch Those Dollars!

Directions: Cut out the expense cards and the "money" (Handouts 3 and 4). Spread out the money in front of you. Read each budget situation described below carefully. After each situation, sort the money and place the right amount with the right expense card. Answer the questions at the end of each situation.

Situation 1

You are the head of a three-member family. The total income for your family is \$21,000 a year after taxes. That is \$1,750 per month. The following expenses have to be paid this month:

\$410	Home/rent
345	Food
190	Utilities--electricity, gas, phone, water
290	Transportation--car payment, gasoline
85	Clothing--school clothes for your child
200	Insurance--home, health, car and life
80	Medical--dental check-up and a filling
70	Fun--movies, magazines, eating out
70	Other--gift for grandmother, haircuts

1. How much are the total expenses? _____ Did you have enough money for all the expenses?
2. Where do you think this family could cut down on their expenses?

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Situation 2

You are the head of the same three-member family. You still have an income of \$1,750 per month. This month, however, some unexpected expenses have come up.

\$410	Home/rent
360	Food
190	Utilities--electricity, gas, phone, water (It was a cold winter.)
290	Transportation--car payment, gasoline
85	Clothing--two pairs of winter boots
200	Insurance--home, health, car and life
200	Medical--Your child fell on the ice and broke an arm.
200	Car repair
70	Fun
27	Other--haircuts, gift for child's birthday

3. How much are the total expenses? _____ Did you have enough money for all the expenses?
4. Where can the extra money come from?
5. How important is it to set aside a little money each month in savings to cope with unexpected bills?

Assignment Sheet 5: Toll-Free Numbers

Many organizations and agencies (city, county, state and federal) have set up toll-free "800" telephone numbers that any consumer may use to ask for information or make a complaint. There is no charge for calling long-distance 800 numbers (unlike 900 numbers). Following is a list of some 800 numbers that were set up to consumers. (Your area may have others.)

1. Division of Family Services/DDS
Child Abuse, 227 Metro Drive, PO
Box 88, Jefferson City, MO 65103-
0088 1-800-392-3448
2. Federal Tax-Information/Problem
Resolution Office 1-800-829-1040
3. Federal Student Aid Information
Center, PO Box 84, Washington, DC
20044 1-800-4 FED-AID
4. Internal Revenue Service, 3702 W.
Truman Blvd. Suite 112, Jefferson
City, MO 65109 1-800- 829-FORM
(3676)
5. Missouri Attorney General's Office,
Jefferson City, Mo. (to report any
product that you feel was sold
dishonestly) 1-800-392-8222
6. Missouri Public Service Commission,
Utility Complaint Service, Jefferson
City, Mo. (to ask questions about
utility service) 1-800-392-4211
7. Public Service Commission (handles
complaints about utilities) 1-800-392-
4211
8. Recorded Tax and Refund
Information -- 1-800-829-4477
9. Social Security Administration, 3702
W. Truman Blvd., Jefferson City, MO
65109 1-800-722-1213

Directions: Assume the role of reporter. Call one of the 800 toll-free numbers and find answers to the questions below (plus any others you may wish to add). Write answers under each of the questions.

Say to the person answering your call: "My name is _____, and in one of my classes I am learning how 800 numbers help consumers. Will you please answer some questions for me?"

1. I have written the name of the agency as _____
Is that correct?
2. May I ask your name?

3. What is the average number of calls you receive daily____, weekly____ and/or monthly____? (An estimate is good enough)
4. How does this agency help consumers with their problems?
5. Thank you for your help. Good bye.

Assignment Sheet 6: Getting Help in the Community

Directions: Using the local telephone book, find examples of three different kinds of financial help, where they are located and their phone numbers.

1. Banks

Name of the bank

Address

Phone

2. Private businesses (These can include loan companies, tax advisors, lawyers, credit management businesses, etc.)

Name of business/person

Address

Phone

3. Government agencies

Agency or program

Address

Phone

Assignment Sheet 7: You Do It

Directions: Using today's date, write a check to your teacher for \$15.41.

BOULDER BANK & Trust Company	no. _____
_____ 19 _____	86-1263 1062
pay to the order of _____	\$ _____
_____	dollars
for _____	
I:106 2●●1263:	

Directions: Using the information on the following check, pretend you are Stu Dent. Endorse the check and complete the deposit ticket.

BOULDER BANK & Trust Company	no. <u>112</u>
<u>Sept. 19</u> 19 <u>93</u>	86-1263 1062
pay to the order of <u>Stu Dent</u>	\$ <u>10⁰⁰</u>
<u>Ten and no/100</u>	dollars
for _____	<u>Richard Blaine</u>
I:106 2●●1263:	

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Sign above this line.

(back of check)

DEPOSIT TICKET

Date _____ 19____
Deposited With
Boulder Bank & Trust Co.
Tulsa, OK 74105

"018866"

CASH			
CHECKS Endorse & List Each Item			
LESS CASH			
TOTAL			

Checks and Other Items Are Received
Subject to the Regulations of This Bank

Assignment Sheet 8: Credit

Directions: Complete this form, using yourself as the person applying for credit.

SAMPLE Credit Card Application	NAME: (PRINT)		AGE	HOME PHONE
	RESIDENCE (NUMBER)		YEARS AT THIS ADDRESS	☐ RENT ☐ OWN
	CITY		STATE	ZIP
	MARRIED ☐ SINGLE ☐		SPOUSE'S NAME	
SERVICE DEALER STAMP	PREVIOUS ADDRESS (IF AT ABOVE ADDRESS LESS THAN ONE YEAR)		SPOUSE'S ANNUAL INCOME ☐ UNDER \$15,000 ☐ OVER \$15,000	NO. OF DEPENDENTS
EMPLOYED BY (IF SELF-EMPLOYED, LIST NAME OF BUSINESS)			HOW LONG	BUSINESS PHONE
BUSINESS ADDRESS			POSITION	
PREVIOUS EMPLOYER (IF EMPLOYED BY ABOVE LESS THAN ONE YEAR)			SPOUSE'S EMPLOYER	
BANK NAME		BANK ADDRESS		TYPE OF ACCOUNT ☐ CHECKING ☐ SAVINGS ☐ LOAN
CREDIT IS ESTABLISHED WITH:				
1. _____				NUMBER OF CARDS REQUIRED
2. _____				
3. _____				
ANNUAL INCOME ☐ UP TO \$10,000 ☐ \$10,001 TO \$20,000 ☐ \$20,001 TO \$30,000 ☐ OVER \$30,000		DO YOU HAVE ANY OTHER OUTSTANDING DEBTS? IF SO, LIST THEM. _____ _____ _____		
OFFICE USE ONLY		ESTIMATED CREDIT REQUIRED \$ _____ PER MONTH		
Undersigned understands that monthly statements will be due and payable when rendered; agrees to pay same when due and also agrees that a charge may be imposed on past due balances which applicant agrees to pay when included in the statement. PLEASE SIGN BELOW; SIGNATURE IS REQUIRED ON ALL APPLICATIONS.				
_____ Signature Date				

Assignment Sheet 9: Buying With Credit

Directions: The 1968 Truth-in-Leading Act requires the seller to make disclosures (tell the truth about hidden costs) on the installment contract that the customer signs. Study the contract below, then supply the information for the following questions.

CREDIT COST DISCLOSURE AS REQUIRED BY FEDERAL LAW

1.	Amount of Credit	\$4,500.00	4.	FINANCE CHARGE (Composed of)	
2.	Other Charges (itemized)		A.	Interest or Credit Cost	\$ 881.53
	Official Fees	\$ 2.00	B.	Service Charge	\$.00
	Credit Life	\$ 129.54	C.		\$
	Credit Disability	\$ 217.77	5.	TOTAL FINANCE CHARGE	\$ 881.53
3.	Amount Financed (1 & 2)	\$4,849.31	6.	ANNUAL PERCENTAGE RATE	11.08%
36 installments of \$ 159.19 monthly beginning July 1, 1993					

The number of payments hereunder, the amount of each payment, the due date of first and all subsequent payments, and the frequency of payments are disclosed elsewhere on this document within the body of the promissory note and security agreement. The description of the property to which a security interest is granted and claimed, the fact that after acquired property is also liened and that future advances and other indebtedness to the secured party are likewise secured by the security interest in said property is disclosed within this document in the security agreement. Prepayment of the obligation entitles refund of the unearned FINANCE CHARGE computed by Rule of 78s. If any installment is not paid within ten days after it is due, a late payment charge of FIVE % of the unpaid installment or FIVE DOLLARS, whichever is less, will be due and payable to the holder hereof.

INSURANCE

PROPERTY INSURANCE, if written in connection with this extension of credit, may be obtained through any proper agent or company of choice by borrower, but if borrower desires such coverage to be obtained through or paid by creditor, the cost will be \$_____ for the term of the credit, subject only to rate increases granted by state officials, and such charge will be added to the cost of the credit.

CREDIT LIFE AND DISABILITY INSURANCE is not required to obtain this extension of credit. If borrower desires such coverage, the costs as set out below will be added to the cost of the credit.

- The cost for Credit Life Insurance alone will be \$_____ for the term of the loan.
- The cost for Credit Life and Disability Insurance will be \$ 347.31 for the term of the credit.

I desire Credit Life and Disability Insurance _____
signed _____ date _____

I desire property insurance _____
signed _____ date _____

I desire Credit Life Insurance _____
signed _____ date _____

I desire NO insurance _____
signed _____ date _____

- What is the amount of credit?
- What is the amount of the official fee?
- How much is the finance charge?
- What is the total dollar amount of payments to be made?
- What is the annual percentage rate?
- What are the number and frequency of payments?
- What is the payment amount?
- Is a charge made for credit life or disability insurance?

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9. What is the charge? _____ Is credit life insurance required?
10. When is the first payment due?
11. When will the loan be paid off?

Assignment Sheet 10: Forms! Forms! Forms!

Directions: Complete this form, using yourself as the person who is getting the job.

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 6 of the certificate below to see if you can claim exempt status. If exempt, complete line 6; but do not complete lines 4 and 5. No Federal income tax will be withheld from your pay. Your exemption is good for one year only. It expires February 15, 1992.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are

entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form

W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, get Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use Pub. 919, Is My Withholding Correct for 1991?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-829-3676 to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet For 1991, the value of your personal exemption(s) is reduced if your income is over \$100,000 (\$150,000 if married filing jointly, \$125,000 if head of household, or \$75,000 if married filing separately). Get Pub. 919 for details.

- A Enter "1" for yourself if no one else can claim you as a dependent A _____
- B Enter "1" if: { 1. You are single and have only one job; or
2. You are married, have only one job, and your spouse does not work; or
3. Your wages from a second job or your spouse's wages (or the total of both) are \$1,000 or less. } B _____
- C Enter "1" for your spouse. But, you may choose to enter "0" if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) C _____
- D Enter number of dependents (other than your spouse or yourself) whom you will claim on your tax return D _____
- E Enter "1" if you will file as head of household on your tax return (see conditions under "Head of Household," above) E _____
- F Enter "1" if you have at least \$1,500 of child or dependent care expenses for which you plan to claim a credit F _____
- G Add lines A through F and enter total here G _____

For accuracy,
do all
worksheets
that apply.

- If you plan to itemize or claim adjustments to income and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.
- If you are single and have more than one job and your combined earnings from all jobs exceed \$27,000 OR if you are married and have a working spouse or more than one job, and the combined earnings from all jobs exceed \$46,000, see the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
- If neither of the above situations applies, stop here and enter the number from line G on line 4 of Form W-4 below.

----- Cut here and give the certificate to your employer. Keep the top portion for your records. -----

Form W-4 Department of the Treasury Internal Revenue Service		Employee's Withholding Allowance Certificate ▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.		OMB No. 1545-0010 1991
1 Type or print your first name and middle initial		Last name		2 Your social security number
Home address (number and street or rural route)		3 Marital status { ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate. Note: If married, but legally separated, or spouse is a nonresident alien, check the Single box.		
City or town, state, and ZIP code				
4 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply)		4		
5 Additional amount, if any, you want deducted from each pay		5 \$		
6 I claim exemption from withholding and I certify that I meet ALL of the following conditions for exemption: • Last year I had a right to a refund of ALL Federal income tax withheld because I had NO tax liability; AND • This year I expect a refund of ALL Federal income tax withheld because I expect to have NO tax liability; AND • This year if my income exceeds \$550 and includes nonwage income, another person cannot claim me as a dependent				
If you meet all of the above conditions, enter the year effective and "EXEMPT" here ▶ 6 19				
7 Are you a full-time student? (Note: Full-time students are not automatically exempt) 7 Yes No				
Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status				
Employee's signature ▶		Date ▶		19
8 Employer's name and address (Employer: Complete 8 and 10 only if sending to IRS)		9 Office code (optional)		10 Employer identification number

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Assignment Sheet 11: Match Up

Directions: Match the kind of housing with its correct description.

- | | |
|-------------------------|---|
| ___ 1. Rented apartment | a. This place is usually furnished. There is no kitchen, and the bath is often shared. |
| ___ 2. Rented room | |
| ___ 3. Duplex | b. This home is like an apartment in some ways. Unlike an apartment, a consumer usually buys it. Owners pay fees for care of the building and land. |
| ___ 4. Condominium | |
| ___ 5. Mobile home | c. This place can be bought or rented; has to be set on a lot; is often called a trailer home. |
| ___ 6. Rented house | |
| ___ 7. Buying a house | d. Consumers are smart to wait a few years, read, plan, save lots of money and ask questions before doing this. Only one family lives there. |
| | e. This building has been divided into groups of rooms. Signing a lease and paying a deposit is often required. |
| | f. This house that has been separated into identical apartments. It can be bought or rented. |
| | g. A place like this one can be furnished or unfurnished. Only one family lives there. A lease and deposit are often required. |

Assignment Sheet 12: A Place for Me

Directions: Mark the box that best describes how you think you would feel about finding your own home.

How important is it that you:	Not	A little	Fairly	Very
1. Live near your job?				
2. Have the salary to buy a home?				
3. Have the salary to rent a home?				
4. Get to spend a lot of time at home?				
5. Get to live at one home for a long time?				
6. Have enough space to work at home?				
7. Live near schools, churches, stores or places for recreation?				
8. Have a safe home?				
9. Live in a safe neighborhood?				
10. Have enough space for your family?				
11. Have enough space so you can entertain friends?				
12. Live in a noisy neighborhood?				
13. Live in a quiet neighborhood?				
14. Live in the city?				
15. Live in a suburb?				
16. Live in the country?				
17. Own your own home?				
18. Are free to move whenever you want to?				

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MODULE 3: LIFE SKILLS

Directions: Read your newspaper want ad section carefully. Choose three homes that might fit your future needs and likes. One has to be an apartment, one has to be a house for rent and one has to be a house to buy. Then write the advertisement description in the spaces below.

19. Apartment:

20. House for rent:

21. House for sale:

Assignment Sheet 13: Housing Word Search

Directions: Below is a list of home costs. Find and circle those same words in the puzzle.

Home
Rent
Mortgage
Utilities/Trash
Repairs
Improvements
Taxes/Fees
Insurance
Protection
Belongings

I	M	P	R	O	V	E	M	E	N	T	S
N	A	Z	N	S	C	F	O	Q	D	G	H
S	B	H	V	B	P	M	R	D	N	W	T
U	U	U	T	I	L	I	T	I	E	S	R
R	E	N	T	X	Q	J	G	H	X	F	A
A	Z	J	S	F	T	N	A	R	S	W	S
N	H	O	M	E	O	Z	G	J	H	B	H
C	R	P	E	L	Z	S	E	M	R	Z	B
E	K	S	E	S	L	C	B	F	E	E	S
B	L	B	N	X	R	E	P	A	I	R	S
T	A	X	E	S	J	X	T	M	D	Q	J
X	J	P	R	O	T	E	C	T	I	O	N

Assignment Sheet 14: Getting Around

Directions: Complete the chart below with information you get from the telephone book, class discussions and the chalkboard. List and describe all the kinds of transportation you can find in your community.

Where you can find it	Kind of transportation	Cost	Advantage	Disadvantage

Lesson 2 Review

Directions: Read each item below. For each multiple choice question or statement, draw a circle around the letter in front of the answer. For other items, do what you are asked to do.

1. Which kinds of housing were described in this lesson?
 - a. Studio apartments, mobile homes, triplex apartments
 - b. Condominiums, rented apartments, duplexes
 - c. Buying a home, buying a camper, renting a room
2. When choosing a home that is right for you, what are the most important things to consider?
 - a. Price, location and if it meets your needs
 - b. Price, attractiveness and if your friends will like it
 - c. Price, location and whether you will be entertaining
3. What two ways of finding a home were recommended in this lesson?
 - a. Ask your parents or visit people on the street you like.
 - b. Check the newspaper and ask friends.
 - c. Check with real estate companies or wait until someone moves.
4. What are three kinds of home costs?
 - a. Rent, utilities and insurance
 - b. Rent, equity and renter's insurance
 - c. Mortgage payment, renter's insurance and dividends
5. A consumer is a person who _____ or _____ things or services.

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MODULE 3: LIFE SKILLS

6. List three ways in which you have been a consumer.
 - a.
 - b.
 - c.
7. Which describes consumer skills discussed in this lesson?
 - a. Identify needs, know how to use money and compare carefully.
 - b. Know your rights, write a letter of complaint and collect your fees.
 - c. Know where to find it, use your money well and be polite.
8. Which are basic consumer rights?
 - a. To get your money back and to say what you think
 - b. To assemble peacefully and to get free service
 - c. To make your own choice and to be informed
9. Which describe consumer responsibilities?
 - a. Sue the company and keep the product clean.
 - b. Check the guarantee or warranty and demand your money back.
 - c. Identify the problem and check the product again.
10. How can a budget help consumers?
11. Describe how you would plan a budget. List the things it would include.

12. Which are three places where consumers could get help with money problems?
 - a. Banks, real estate companies, government programs
 - b. Private businesses, banks and title insurance companies
 - c. Banks, government programs and private businesses
13. Pretend you are Richard Blaine. Write a check to Connie Consumer for \$5.20.

BOULDER BANK
& Trust Company

no. _____

_____ 19 _____ $\frac{86-1263}{1062}$

pay to the
 order of _____ \$ _____

_____ dollars

for _____

1:106 2●●1263:

14. Complete the deposit ticket and deposit a check for \$25 and one for \$630 into your account.

DEPOSIT TICKET		CASH			
Date _____ 19____ Deposited With Boulder Bank & Trust Co. Tulsa, OK 74105	CHECKS				
	Endorse & List Each Item				
"019966"		LESS CASH			
		TOTAL			

Checks and Other Items Are Received
Subject to the Regulations of This Bank

OCCUPATIONAL PREPARATION

MODULE 3: LIFE SKILLS

15. Explain how using different kinds of transportation can affect a career.
- a. Cost:
 - b. Convenience:
 - c. Safety:
 - d. Personal feelings or job demands:
16. Describe three kinds of transportation in your community. Include one advantage and one disadvantage for each example.

Transportation	Advantage	Disadvantage

TO THE INSTRUCTOR

Lesson 2: Money Management

Learner Outcomes

- #1. Define a consumer.
- #2. Identify consumer skills.
- #3. Recognize legal rights and responsibilities of consumers.
- #4. Explain how to make and keep a financial budget.
- #5. Identify places where consumers can get help with money problems.
- #6. Identify and show that you can complete three financial forms used in everyday life.
- #7. List kinds of housing.
- #8. List ways to get housing.
- #9. List things to think about when choosing a home that is right for you.
- #10. List costs of caring for a home.
- #11. Explain how using different kinds of transportation can affect a career.

Materials and Resources

Student guides

Student file folders and portfolios

Examples of mail order catalogs, *Consumer Guides* and other available consumer resource materials

Local telephone books (one book for every two or three students)

Telephone

Newspapers (one for each student)

OCCUPATIONAL PREPARATION

MODULE 3. LIFE SKILLS

Resource person(s) from a local bank and/or the Internal Revenue Service (IRS)
Federal and state income tax forms for each student (shortest form available)

Handout 1:	Warranty
Handout 2:	Planning Your Budget
Handout 3:	Expense Cards
Handout 4:	Money for Assignment Sheet 5
Handout 5:	Bank Statement
Handout 6:	Filling Out a W-4 Form
Assignment Sheet 1:	Getting the Most for Your Money
Assignment Sheet 2:	Knowing Consumer Skills Will Make Your Job Easier
Assignment Sheet 3:	Complaint Procedures
Assignment Sheet 4:	Stretch Those Dollars!
Assignment Sheet 5:	Toll-Free Numbers
Assignment Sheet 6:	Getting Help in the Community
Assignment Sheet 7:	You Do It
Assignment Sheet 8:	Credit
Assignment Sheet 9:	Buying With Credit
Assignment Sheet 10:	Forms! Forms! Forms!
Assignment Sheet 11:	Match Up
Assignment Sheet 12:	A Place for Me
Assignment Sheet 13:	Housing Word Search
Assignment Sheet 14:	Getting Around
Transparency Master 1:	Buying Skills
Transparency Master 2:	Take Action
Transparency Master 3:	Common Expenses
Transparency Master 4:	Anatomy of a Paycheck

Instructor Preparation

1. For each student or group, provide \$1,700 in play money or duplicated/cut-out money or blank checks. (Assignment Sheet 4)
2. Contact and arrange for guest speakers who can supplement the information about getting financial help.

Suggested Activities

(Outcome 1)

- * Have students brainstorm ways they have acted as consumers that day.

- Discuss how consumer activities vary directly with the consumers' responsibilities for supplying needs for themselves and/or others. Show Transparency 1.

(Outcome 2)

- Direct the students to complete Assignment Sheet 1. Discuss sales gimmicks that students have experienced.
- Guide students through Assignment Sheet 2, discussing how salespersons can successfully use knowledge about consumer skills.

(Outcome 3)

- Show Handout 1 to help students understand about a warranty. Ask the following discussion questions: (1) What is the name and address of the company issuing the warranty? (2) What is the time limit on the warranty? (3) Does the warranty cover parts, labor charges or both? (4) Must you register the purchase to be covered by the warranty? (5) Are there special limits or conditions on coverage?
- Show Transparency 2. Direct students to do Assignment Sheet 3. It may be helpful to check the results in class.

(Outcome 4)

- Show Transparency 3. Lead students in a discussion that will help them summarize the kinds of expenses they have now and how those expenses might change in the future. Have students complete Handout 2. The results should be a better understanding of the importance of planning (budgeting) their use of money.
- Have students do Assignment Sheet 4. The \$1,700 in duplicated money or blank checks are used with this assignment. This may be an individual or group activity. (Use Handouts 3 and 4.) Ask students how they felt when the budget didn't come out even and how budgeting could help them now and in the future.
- There are endless possibilities for this lesson. Student could do a mini skit. Vender stations could be set up around the classroom. (This could be as simple as having the students remember that one student will be the banker.) Then students could go back to their seats or small groups, figure up their monthly bills and pay them.

OCCUPATIONAL PREPARATION

MODULE 3: LIFE SKILLS

- Use Assignment Sheet 5 to help students become familiar with 800 toll-free numbers.
- If possible, arrange for someone from the Division of Family Services (or a similar agency) to visit the class to give a general synopsis of the various consumer counseling programs that are available.
- Guide the students in realizing how the telephone can be used to find financial advice.

(Outcome 5)

- Direct students to do Assignment Sheet 6. Supply the students with the necessary telephone books, or ask them to bring copies from home. (If telephone books are limited, divide the class into small groups for this activity.)
- Have a local banker discuss with the class the different services banks offer and the forms that are required.

(Outcome 6)

- Provide an opportunity for students to work with various forms. Discuss the purposes for each form before they begin working. Explain to students how important it is to fill forms out correctly. Explain how much time can be spent sending forms back and forth in the mail because required information is omitted or incorrect.
- Show Transparency 4. Review Assignment Sheet 7 together as a class.
- Distribute Handout 5 and discuss the different parts of a bank statement.
- Have the guest speaker discuss credit buying, its benefits and its pitfalls.
- Direct the students to turn to Assignment Sheet 8. Discuss how to complete the form and review the results together as a class.
- Using Assignment Sheet 9, discuss the different aspects of a contract and define the terms associated with the contract.
- Arrange for a guest speaker from the IRS, Consumer Credit Counseling Service or other local financial business to speak on basic government forms.

- Use Handout 6. Complete as a class activity. Give students Assignment Sheet 10 to complete individually. Distribute federal and state income tax forms. Discuss the major points of each form and complete the forms as a class, using hypothetical figures.

(Outcome 7)

- As a transition activity, discuss vacation spots that students would like to visit someday. Then discuss what it must be like to live there or to have a home there. Point out that there are certain things about finding and caring for a home that are common everywhere.
- Have students do Assignment Sheet 11. Discuss the needs and tastes that might be important to a person who wants to (1) rent a furnished apartment, (2) buy a condominium, (3) buy a small house in the country or (4) rent a furnished room downtown.

(Outcome 9)

- Have students turn to Assignment Sheet 12 and read the directions carefully. They should speculate about their own needs, tastes and assess what features would be important to them in a home. Students will need to use the classified advertisements from newspapers to complete this activity. Read through the activity directions together and check for understanding. After students have completed the assignment, use the following questions to analyze the activity:

What job/family situations helped them to decide? How far in the future will they probably make this decision?

(Outcome 10)

- After students have read in their manuals, discuss which costs are applicable when renting and which costs are associated with buying or building a house.
- Have students complete the word puzzle in Assignment Sheet 13. Make this a timed activity (approximately 5-10 minutes). Then check through the puzzle together. An answer sheet has been included in this instructor guide.

(Outcome 11)

- After students have read in their manuals, guide the discussion around the questions listed in the reading material. List on the chalkboard the information you have prepared beforehand on the cost of buying or using different modes of local transportation.

MODULE 3: LIFE SKILLS

- Have students turn to Assignment Sheet 14 and read the directions. Divide the class into groups of two or three students each. Distribute the telephone books so they can use the yellow pages as a reference. Direct them to complete the chart.
- Have the students turn to the Lesson Review in their manuals. They are to complete the review individually in class.

Other Activities

- Take students to a store where they will have to complete specific assignment sheets related to the consumer skills (reading labels to compare ingredients and quality, rating the advertising, etc.).
- Create an "advertising profile" and have students analyze a commercial that they watch on television or on a videotape you have produced.
- Have students help you create a game similar to the board game called "Life"; however, be sure that the focus is based on money and budgeting. Students could help make two card decks: Income and Expenses. The one who reaches the end with the most money left is the winner.
- Invite representatives from the following companies to form a panel and discuss basic home care: gas and electric, home insurance, refuse collection, contractor who does repairs and improvements, pest control, etc.
- Invite a realtor to discuss the realty business, how to cost-compare different types of housing and how to figure the percent of income persons should spend on housing.
- Arrange for the class to take a tour of different types of housing (apartment, condominium, house, mobile home).
- Invite a local building inspector to speak on building codes and permits, why we have them and so on.
- Invite a local travel agent to speak to the class about transportation comparisons and suggestions for more convenient, pleasant travel.

- Arrange for your students to use some of the public transportation systems in your community. Ask them to compare the cost for using this transportation to the cost of owning their own vehicle. What are other advantages? Disadvantages?
- Assist your class in taking a survey of all the school personnel. Ask, "How did you get to work today?" Tally and compare the results.

Published Resources

1. *Job Application and Interview.* University of Missouri-Columbia: Instructional Materials Laboratory, 1993.
2. Males, Carolyn, and Feigen, Roberta. *Life After High School: A Career Planning Guide.* New York: Julian Messner, 1986.
3. Porter, Sylvia. *Sylvia Porter: Finances in the 1990s.* New York: Bard, Camelot, Discus and Flare Books, 1990.

Answers to Assignment Sheet 1

- 1-3. Answers will vary.
- 4. 94 cents
- 5. \$5.94
- 6. 14 dollars, 1 nickel, and 1 penny.
- 7-22. Answers will vary. Check for completeness.

Answers to Assignment Sheet 2

NOTE: Answers will vary. Some possible answers are listed below.

- 3. Shop around for the best buy.
- 4. Look at how well something is made or how well a service is performed before buying.
- 5. Match products or services to similar products or services to determine which one is best.
- 6. Read and listen before you buy. Ask lots of questions, also.

Answers to Assignment Sheet 3

NOTE: Number order may vary slightly.

- | | |
|------|------|
| a. 5 | e. 4 |
| b. 2 | f. 1 |
| c. 8 | g. 6 |
| d. 3 | h. 7 |

Answers to Assignment Sheet 4

1. \$1,740, yes
2. Answers will vary. Possible answers: fun/utilities/gifts
3. \$2,032, no
4. Answers will vary. Possible answers include: careful consumption of utilities and gasoline (by car pooling), limit fun and other variable expenses, use savings account/borrow/use credit.
5. Very important

Answers to Assignment Sheet 5

Answers will vary; check for completeness.

Answers to Assignment Sheet 6

Answers will vary; check for completeness.

Answers to Assignment Sheet 7

BOULDER BANK & Trust Company	no. _____
pay to the order of <u>Instructor Name</u>	<u>today's date</u> 19 <u>86-1263</u> 1062
<u>Fifteen + 4/100</u>	\$ <u>15 41/100</u>
for _____	dollars
	<u>Student Signature</u>
I:106 2••1263:	

<u>Sta Rent</u> Sign above this line.
--

(back of check)

DEPOSIT TICKET

Date Sept. 19, 1993
 Deposited With
 Boulder Bank & Trust Co.
 Tulsa, OK 74105

"018866"

	CASH		
CHECKS	<u>Blaine</u>	<u>10</u>	<u>00</u>
Endorse			
& List			
Each			
Item			
	LESS CASH		
	TOTAL	<u>10</u>	<u>00</u>

Checks and Other Items Are Received
 Subject to the Regulations of This Bank

Answers to Assignment Sheet 8

Answers will vary; check for completeness.

Answers to Assignment Sheet 9

- | | |
|------------------------|------------------|
| 1. \$4,500.00 | 7. \$159.19 |
| 2. \$2.00 | 8. Yes |
| 3. \$881.53 | 9. \$347.31, no |
| 4. \$5,730.84 | 10. Insurance |
| 5. 11.08% | 11. July 1, 1993 |
| 6. 36 monthly payments | 12. July 1, 1996 |

Answers to Assignment Sheet 10

Answers will vary. Check for completeness.

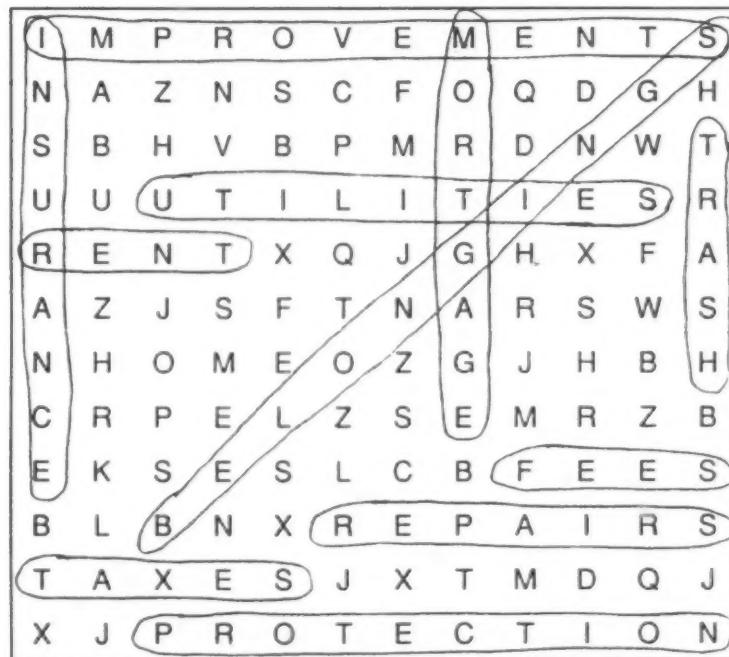
Answers to Assignment Sheet 11

1. e
2. a
3. f

4. b
5. c
6. g
7. d

Answers to Assignment Sheet 12

Answers will vary; check for completeness.

Answers to Assignment Sheet 13**Answers to Assignment Sheet 14**

Answers will vary. Check for completeness.

Answers to Lesson 2 Review

1. b
2. a
3. b
4. a
5. Buys, uses
6. Answers will vary.
7. a
8. c
9. c
10. A budget can help consumers plan ahead. They can manage their money and spending better.
11. Answers will vary. Possible answer: First, I would need to know how much money I have coming in each month. Then I would need to determine what expenses I might have, such as rent, food, utilities, transportation, clothing, insurance, medical, or fun.
12. c
13. Evaluated by instructor
14. Evaluated by instructor
15. Answers will vary.
16. Answers will vary.

Buying Skills

- **Know how to use MONEY.**

Do I have enough money to buy this?

How much change will I get back?

- **Look for QUALITY.**

Is this good quality?

Is it made well and will it satisfy me?

- **COMPARE carefully.**

How does this compare with similar ones?

Can I get the same quality for a lower price?

- **Judge ADVERTISING.**

Do I really want and need this, or did I get caught up in the advertising?

- **Know WHERE to find it.**

Where do I go to find what I'm looking for?

- **Know your NEEDS.**

Do I need this now?

Is it a priority in my budget?



Take Action

Have a problem with what you bought or how you were treated?

Is your problem covered by a guarantee, warranty or law?

Did you follow the directions? Did you act right?

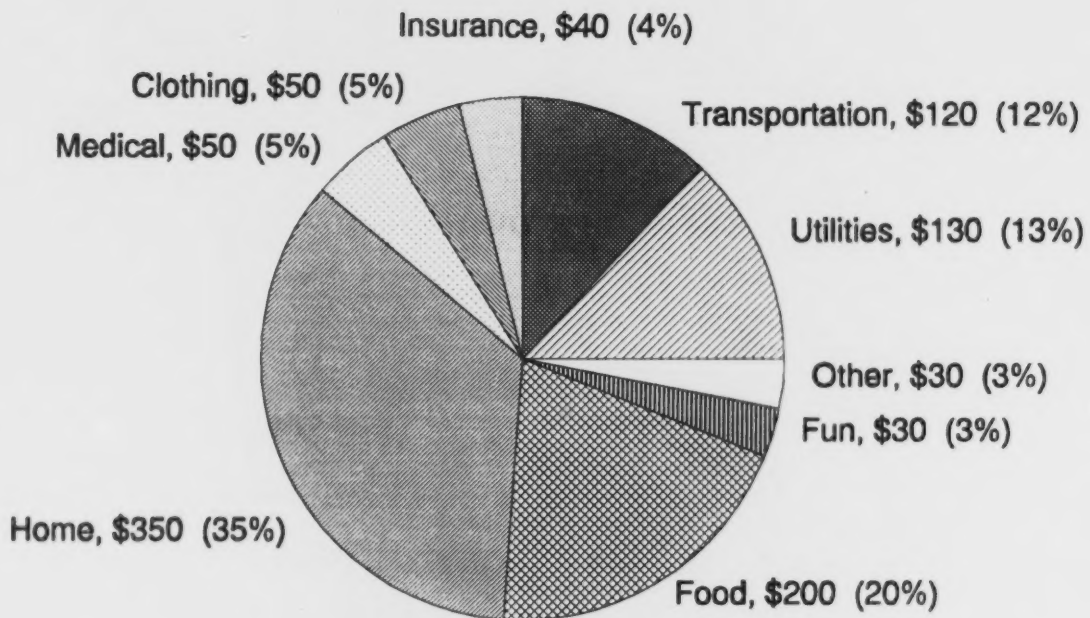
Then do something!

Write or call:

- Local retailer or repairer
- "Hotlines" to companies (or the manufacturer if there isn't a hotline number)
- Customer/management meetings
- Consumer panels
- Comment cards
- State and local agencies
- Better Business Bureau
- Local media (newspapers, radio, TV)
- Small claims court



Common Expenses



This uses an income (after taxes) of \$1,000 per month.
Expenses vary, depending on where you live.

Anatomy of a Paycheck

SPARHEJON ENTERPRISES
COLUMBIA, MISSOURI 65202

WEEKLY EARNINGS AND DEDUCTIONS Number: 00354

PERIOD ENDING	EARNINGS		GROSS PAY	DEDUCTIONS			NET PAY
	Regular	Overtime		FICA	Income Tax	Insurance	
7-17	800.00	0.00	800.00	46.00	87.00	37.00	630.00

IMPORTANT
You must keep this receipt for your personal records.

SPARHEJON ENTERPRISES
COLUMBIA, MISSOURI 65202

Date: _____
Number: 00354

FIRST CITY BANK

Pay to the order of: Stu Dent \$ 630.00

SIX HUNDRED THIRTY DOLLARS AND NO CENTS dollars.

PAYROLL ACCOUNT

Pat Moneybags

VOID if drawn for more than \$1000.
VOID if not cashed within 30 days of issue.

Lesson 3: Community Awareness

Learner Outcomes

- #1. List rights you enjoy as a citizen.
- #2. List responsibilities you have as a citizen.
- #3. Tell about places in the community that you can go to for help or information.
- #4. Name types of agencies that have hot line numbers.

#1: It's your right

Citizens have certain rights that are given to them by this country, state and community.

All citizens have rights--benefits that belong to them and that cannot be taken away. Some rights, though, can be lost if a citizen breaks the law. Breaking the law usually means that the person has violated others' rights.

Some of the rights citizens enjoy are:

- * Freedom of speech
- * Freedom of religion
- * Freedom of the press
- * Freedom of assembly
- * Right to be safe
- * Right to protection under the law
- * Right to a free public education
- * Right to a trial by jury

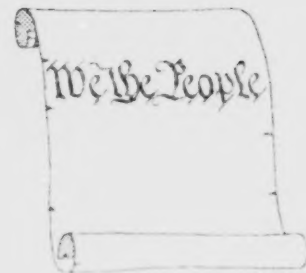


- * Right to vote for those who represent the people in government

As a worker, you will also have certain legal rights. For example, most workers:

- * Can expect to receive at least minimum wage
- * Have a right to safe working conditions
- * Have the right to strike within the limits of the law.

It is important to know what your rights are and what your employer's rights are in order to have the correct expectations.



DO ASSIGNMENT SHEET 1

#2: And it's your responsibility

A responsibility is a duty--something that is required of you. Wherever there is a right, there is also some kind of related responsibility. This helps to ensure that everyone's rights will be respected.

When people refuse to accept a legal responsibility like obeying the law, they may be denied their right to live where they want to.

Citizens also have other responsibilities that are not covered by law. The right to vote has with it the responsibility to learn about candidates and issues.

For workers to continue to enjoy their jobs and their rights as workers, they must also accept responsibilities. Workers must meet their contract agreements and do a good job. Learning the industry safety standards and government regulations for the job is part of being a responsible worker.



Some other citizen responsibilities are:

- * Working and paying taxes
- * Driving safely
- * Keeping up your property
- * Conserving natural resources
- * Voting on local and national issues
- * Not littering
- * Being a responsible pet owner
- * Being a responsible parent

As with rights, it is important to know your responsibilities. In this way, you will know what to expect from others and what others expect in return.

DO ASSIGNMENT SHEET 2

#3: What communities have to offer

Most communities, whether large or small, have places people can contact when they need something. These are called **community resources**.

For example:

Vocational and educational resources

Offices that deal with career planning

Agencies that help people find jobs

Public or private schools and adult education courses

Library

Company-sponsored courses that help people advance in their jobs

Recreational resources

Places in which spend leisure time

Places where you can learn a new hobby

Places that will sell things for hobbies



OCCUPATIONAL PREPARATION

MODULE 3: LIFE SKILLS

Places that sponsor organized group sports, individual sports or hobbies

Daily living resources

Grocery store	Pharmacy
Clothing store	Churches
Gas station	Banks
	Hardware store

Health resources

Clinics, hospitals or private doctor's offices
Citizen support groups
Counselors
Veterinarians



Safety and general public welfare

Police departments	Food pantries
Fire stations	Homeless shelters
Lawyers	Health department

Some organizations mail out newsletters. Another idea is to check public bulletin board notices or posters.

Newspapers also carry information and articles on community events and programs.

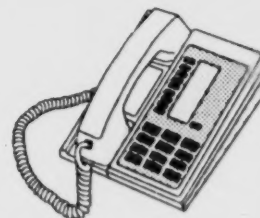
One of the best ways to learn about resources in the area is to use the yellow pages in the phone book to locate names, addresses and phone numbers.

You can then call them and ask questions. Often, they will send out brochures explaining what they do.

DO ASSIGNMENT SHEET 3

#4: Hot line numbers

Make the most of what the community has to offer by taking the responsibility of finding out what resources are available and how to use them.



Also, many communities have agencies with hot line numbers listed in the telephone book. These are numbers that you can call to get information fast. Hot line numbers are frequently set up for such topics as:

Suicide prevention	Poisoning
Child abuse	HIV/AIDS
Alcoholism	Pregnancy counseling
Runaway teens	Homeless shelters
Animal abuse	Legal aid
Food pantries	Incest/rape

DO ASSIGNMENT SHEET 4

Assignment Sheet 1: How Do You Use These Rights?

Directions: Choose **four** rights from the list below and describe how you enjoy each right in your community. Write the name of each freedom or right next to a number, and then write a description and examples.

Freedom of speech
Freedom of the press
Right to be safe
Right to a free public education
Right to vote for government representatives

Freedom of religion
Freedom of assembly
Right to protection under the law
Right to a trial by jury

1. _____

2. _____

3. _____

4. _____

Assignment Sheet 2: It's Your Responsibility to Know

Directions: Fill in the blanks with the answers that are right for you and the community.

1. In your community, what is paid for with tax dollars?
2. Why is it important for all eligible people to vote on both local and national issues?
3. Why is it important for employees/workers to learn and practice safety standards?

Name a business in your area. What safety standards might be important there?

4. What do you think it means to be a responsible parent?
5. Is it important for businesses to be located in the community? _____ Why or why not?
6. What is the speed limit on your street? _____ What does it mean to "drive safely"?
7. Why is it important for people in your area to have jobs?
8. How can you be a responsible pet owner?
9. What can homeowners do to "keep up" their property?

OCCUPATIONAL PREPARATION

MODULE 3: LIFE SKILLS

10. What can you do to make your house or apartment as nice as possible, both inside and out?
11. What can you do to make your neighborhood look and be as nice a place as possible?
12. What can you do to conserve natural resources . . .

at home?

at school?

at work?
13. What are some laws in the community that affect you now?
14. What are some laws that will affect you as an adult?
15. If you wanted a law changed or a new law created, who would you call or write?
(Ask your instructor if you should contact the League of Women Voters or similar group for names of elected representatives.)

Assignment Sheet 3: Working Together

Directions: Read the information, then answer the questions below.

Many times communities have special projects where workers from different jobs join together to do something for the good of the community. Workers voluntarily share their knowledge or job skills, money, labor and so on to make the community project a success.

Examples of community projects might include: Red Cross blood drives; community vegetable gardens; taking meals to people who cannot cook for themselves; creating a park/playground from a vacant lot; charity fund-raisers; or helping to support a retirement home, a children's home or an animal shelter.

1. What kinds of community projects would you like to see in the community?

2. What can you do to help the community? (You are a valuable resource, too!)

3. How can you find out about community activities, and how can you be a part of them?

Assignment Sheet 4: Community Resources

Directions: For this assignment, you will be using a phone book's yellow pages. Look up the names, addresses and phone numbers of places in the community where you could go to do the following things.

1. Rent a video _____
2. Borrow a book _____
3. Go roller skating _____
4. Go horseback riding _____
5. Take a class to help you get a better job _____

6. Get help finding a job _____
7. Buy new clothes _____

8. Take your dog or cat to a veterinarian _____

9. Open a savings account _____
10. See a doctor _____
11. Get medicine prescribed by a doctor _____
12. Attend church _____
13. Buy supplies to fix the roof on your house _____

OCCUPATIONAL PREPARATION

MODULE 3: LIFE SKILLS

14. Buy supplies to start a vegetable or flower garden _____

15. Take items to be recycled _____

Directions: Now, use the phone book's blue pages. What numbers could you call if you needed help or information on the following?

16. Alcoholics Anonymous _____

17. Pregnancy counseling _____

18. Child abuse _____

19. Runaway teenagers _____

20. Homeless shelters _____

21. Accidental poisoning _____

22. Animal abuse _____

23. Suicide prevention _____

24. HIV/AIDS _____

25. Lawyer/legal help _____

26. Food pantries _____

27. Help for incest/rape victims _____

Lesson 3 Review

1. List three freedoms/rights you enjoy as a citizen.
 - a.
 - b.
 - c.
2. List four responsibilities you have as a citizen.
 - a.
 - b.
 - c.
 - d.
3. Tell about five community resources in the community and what each provides.

Resource

What it provides

- a.
- b.
- c.
- d.
- e.

OCCUPATIONAL PREPARATION

MODULE 3: LIFE SKILLS

4. List **two** ways you can find out what is going on in the community.
 - a.
 - b.
5. Name **three** telephone hot lines that you can call to get help over the phone quickly.
 - a.
 - b.
 - c.

TO THE INSTRUCTOR

Lesson 3: Community Awareness

Learner Outcomes

1. List rights you enjoy as a citizen.
2. List responsibilities you have as a citizen.
3. Tell about places in the community that you can go to for help or information.
4. Name types of agencies that have hot line numbers.

Materials and Resources

Student guides

Student file folders and portfolios

Telephone books (ideally, one per student)

Telephone (if possible)

Assignment Sheet 1: How Do You Use These Rights?

Assignment Sheet 2: It's Your Responsibility to Know

Assignment Sheet 3: Working Together

Assignment Sheet 4: Community Resources

Lesson 3 Review

Suggested Activities

(Outcome 1)

- Discuss what a community is, who makes up a community and what is necessary for a community to exist. Discuss the effects of apathy versus concern upon communities.
- After students have read and discussed this section, have them do Assignment Sheet 1 individually or in small groups. Discuss their opinions and feelings.

OCCUPATIONAL PREPARATION

MODULE 3: LIFE SKILLS

(Outcome 2)

- After students have read and discussed this section, have them complete Assignment Sheet 2 individually. Discuss answers to the questions.
- Have address and phone number of local League of Women Voters so students can call/write to find out answer to #15 on Assignment Sheet 2.

(Outcome 3)

- Discuss community pride--what can happen when people have positive attitudes and are willing to give of themselves; how caring, giving and helping can increase one's self-esteem; and how people's lives are improved by community improvement.
- Have students do Assignment Sheet 3 individually. Have class discussion of each student's answers.

(Outcome 4)

- After students have read and discussed this section, they should do Assignment Sheet 4 using yellow and blue pages of telephone books. (It is suggested that the top section, which uses the yellow pages, be done individually so students can find places in their own area. The bottom section, which uses the blue pages, can be done individually or in small groups.)
- Hold class discussion of information gathered and what meaning it has for their lives, as well as their families and friends.
- Check students' assignment sheets for completeness. Give Lesson Review.

Other Activities

- Have students look in newspapers and report on community activities.
- Have students look in local businesses, churches, schools, community centers, etc., for notices and posters about community events on which they can report.
- Students could create a commercial about their community which encourages people to live there. If you have access to video equipment, tape the commercial.

- Help students create and carry out a survey which asks "what do you like about your town." Poll different population groups and tally the results. If the poll is extensive enough, present the results to the local government or Chamber of Commerce.
- Have students choose a local charity organization. Take a field trip to that organization to work voluntarily. Take photos of the experience to share with others. Later, discuss their experiences while on the field trip and/or do a written report.
- Have the class vote on a local charity and raise money to help support it.
- Have students call various organizations they've looked up for Assignment Sheet 4 and request information, brochures, etc. Later, you can have them do oral or written reports.

Published Resources

1. *Directory of Organizational Resources for People with Disabilities.* Jefferson City, MO: Governor's Committee on Employment of People with Disabilities. (updated annually)

Answers to Assignment Sheets 1-4

Answers will vary. Check for completeness.

Answers to Lesson 3 Review

1. Any three of the following:
 - a. Freedom of speech
 - b. Right to a free public education
 - c. Freedom of religion
 - d. Right to a trial by jury
 - e. Freedom of the press
 - f. Freedom of assembly
 - g. Right to be safe
 - h. Right to protection under the law
 - i. Right to vote for those who represent the people in government
2. Any four of the following:
 - a. Obeying the law
 - b. Working and paying taxes
 - c. Driving safely
 - d. Keeping up your property
 - e. Not littering
 - f. Conserving natural resources
 - g. Voting on local and national issues
 - h. Being a responsible pet owner
 - i. Being a responsible parent
3. Answers will vary.
4. Answers may vary but should include two of the following: Check public bulletin boards, newspapers, radio/television; contact groups/agencies and ask for information.
5. Answers will vary.

Lesson 4: Self-Esteem and Values

Learner Outcomes

- #1. Identify things you like about yourself or that others like about you.
- #2. Identify examples of self-defeating thoughts.
- #3. Describe how your own beliefs about yourself can affect the way you act and your ability to feel successful.
- #4. Describe ways of improving self-esteem.
- #5. Define the word "value".
- #6. Describe where your values come from and how they can change.
- #7. Describe how values make a difference in your choices throughout life.

#1: Liking myself

Successful people usually feel good about themselves and others. They are in a good mood most of the time, and they respect themselves and others. When problems occur, they have confidence that things will get better. Most people with qualities like these have **high self-esteem**.

"**Self-esteem** means knowing that you have value as a person, believing that you are worth something--to yourself,



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to your friends and family, and to the outside world."
(*Essence*, Aug. 1990) Different things can make people feel that way.

Some people like how they look, while others have special skills or talents that make them feel good about themselves. There are those who have good memories or are creative. People who get along well with others can make many friends.

We like ourselves because of things that happen throughout our lives. The process starts when we are very young and our families let us know that we are special to them. Then, as we get older, our friends, teachers and other students let us know what they like about us.

Finally, we get feedback from people at our jobs or in activities in the community. As we grow older, we need to continue deciding which qualities are most important to us. People with positive self-esteem have a feeling of belonging and being a part of life.

When you like yourself, it is easier to feel enthusiastic. You are more willing to try hard to be successful. It is easier to like and accept others.

DO ASSIGNMENT SHEET 1.



#2: Things I can't stand about myself

Who feels great all the time? Probably no one. Just as liking yourself shows **high (positive) self-esteem**, not liking yourself shows **low (negative) self-esteem**.

Everyone has times when they have doubts, but people who concentrate only on what is negative make problems for themselves. They may not feel good-looking or smart. They don't try to make or keep friends. They don't try to develop their talents or be successful. These negative thoughts are **self-defeating**.

Sometimes, if a person feels rejected by family or friends, negative thoughts are learned from others. If people believe they aren't worth much, then they probably won't try hard at school, on the job, in sports or in community activities. It is a cycle that is hard to break.

People who feel like they do not "belong" often have low self-esteem. They don't accept compliments well and have a hard time trusting people. They may also say negative things about others.

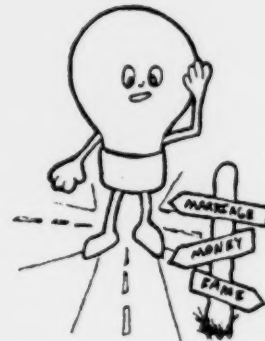
People with low self-esteem may be jealous and accuse others of not liking them or not treating them fairly.

DO ASSIGNMENT SHEET 2.

#3: Beliefs and actions

Do people with high self-esteem slump their shoulders or stand straight and tall? Do they cast their eyes down or look straight into the eyes of others?

Of course, people who believe in themselves usually stand straight and make good eye contact. They are generally happy and accept themselves.



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How secure you feel inside sometimes shows in your clothes, hair style, makeup or the way you treat others. Also, how you feel about yourself often shows in the way you act. There are three main ways people behave with others:

1. Me-centered
2. You-centered
3. We-centered

All of us act in all three ways at one time or another. However, we usually act in one way most of the time.

People who act **me-centered** are interested in getting their needs met. They usually do not have high self-esteem and they do not care about others' self-esteem, either. They get what they want at the expense of others.

Those who act **you-centered** do not have high self-esteem, either. They bottle up their emotions (both good and bad) and let others have their own way. They are often tense or don't know how to get what they want or need.

People who act **we-centered** care about themselves and others. They have positive self-esteem and try to do and say things that will not hurt others (physically or emotionally). People who act we-centered are honest, direct and show respect for themselves and for others.

DO ASSIGNMENT SHEET 3.

#4: Improving self-esteem

To be happy with yourself, it is important to learn to control your thoughts instead of letting thoughts control you. There are several ways to do this. One way is through self-talk.

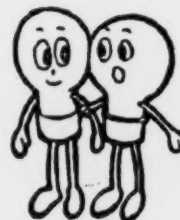
ME-CENTERED
Stomper



YOU-CENTERED
Doormat



WE-CENTERED
Respect



Self-talk means that you identify the problem situation and look at it closely and honestly. Plan positive thoughts to replace the negative ones. Plan a "script" of better thoughts and repeat the script over and over until you believe it.

Another important way to control negative thoughts is to **relax** your body upon demand. Thoughts or situations that cause anger, fright or embarrassment make the body tense. Getting rid of the tension can make it easier to change thoughts about a situation.

Use imagination to help change the way you think about unpleasant things. Close your eyes and watch yourself with your "mind's eye" to react in a positive way to unpleasant situations. This mental practice, along with relaxation, should be done over and over until it becomes habit.

Another way to feel good about yourself is to **help others** feel good about themselves. Show that you care about others. Here are several ways:

- * Listen carefully and show genuine interest.
- * Give sincere compliments.
- * Refuse to accept a "give-up" attitude.
- * Encourage them to keep trying.



The last way to change thoughts and actions is the final test. **Practice** or actually do some of the tasks that used to be very difficult or unpleasant. Make yourself try in spite of mistakes. When those self-defeating thoughts are gone, you will feel good about yourself.

DO ASSIGNMENT SHEET 4.

#5: Values are important

Everyone has values. A **value** is something that is very important to a person. Understanding values helps you better understand yourself.

People often value **feelings**. They value loving and being loved, feeling safe and being free from pain. The importance of these feelings varies for different people.

Many people value **helping** others. Action-centered people might find helping others very important. Or they might want to keep improving themselves by strengthening their talents, learning more and becoming best at something.

Then there are values that have to do with **objects**. For some people, beauty is important, while others value money and possessions. Object-centered people collect things that are important to them.

Values are also related to needs. We value things that we need and want.

Everyone has values, but some are more important than others. Looking at your values carefully helps you make choices.

#6: Learning and changing values

You learn about values from the very beginning of life. You watch how your family treats you and others. Also, you learn about their values by watching and listening.

As you grow up, values are taught more openly by the family. You learn what you should and should not do. You learn still more about values from churches, youth groups, preschools and schools.

It is important to know your values and test them. Are the values you have honest, true and really important for living? Do your values give you self-satisfaction (make you feel good inside)? Your values are tested through experiences and the choices you make.

The values that you choose may not be what others might choose. People have different values because they have different experiences. Values may be influenced by family, religion, culture, love relationships, hardships or financial condition. You can accept the values of others without making those values your own.

Our country has a set of values so that people can stay safe and free. These are called **laws**. Voters in our country have agreed that people who break laws (values) will be punished.

DO ASSIGNMENT SHEET 5.

#7: Values and choices

Everyday you have to make choices--some that are important and some that are not. Your values make a difference in those choices; they help you be comfortable with yourself when you make decisions.

Values help you choose the way you act. Values that center around others mean that your actions will probably center around others, too.

Values also make a difference in the way you look. For example, people whose values deal with status or wealth might wear only expensive, name-brand clothes.



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Your choice of friends is also related to values. People tend to choose friends who have values similar to their own.

Values can affect your choice of jobs. A person who values helping others might want a service job. Someone who values money may prefer a high-paying job. And those who value being the best might want a job that provides for advancement and status.

As with choosing friends, values also make a difference in your choice of a mate, or whether to have a mate. And values affect decisions about family planning. Do you want children? How many, and when?

Things that you do to relax are also influenced by values. Having or doing things that are important to you makes you feel more comfortable and relaxed.

DO ASSIGNMENT SHEET 6.



Handout 1: Developing Positive Self-Esteem

Here are 10 suggestions for helping you develop positive self-esteem. (Key points are adapted from *Essence*, Aug. 1990.)

1. **Accept who you are.** Every human being has value and self worth. Learn as much as possible about family history, culture and others who are similar to you. What positive contributions have they made? Set realistic goals for yourself.

Weight control is one problem that causes some people to be unhappy with themselves. They can do several things to boost their self-esteem. They can make a list of overweight or underweight people who have made positive contributions. They can do self-talk reminding themselves that underweight or overweight people have lots of friends, happy love relationships, good marriages and families, are successful in all professions and are as good as anyone else.

If they really want to lose weight, they should do it safely with the help of a doctor. Self-talk can help them stick to a weight loss plan and feel good about every pound and inch they lose.

2. **Accept your strengths and weaknesses.** No matter what position you find yourself in, there is always someone else who is better off or worse off than you. Don't compete with others, but with yourself.
3. **Give yourself credit.** Don't play down things that you have done well. Learn to accept compliments. It's not bragging to say, "Thank you. I am happy that I was able to do this or that." It's alright to feel good about a homework assignment you did well, or a sparkling kitchen floor you cleaned.

No matter how good you are, you can be better. Accepting yourself does not mean that you stop trying to improve.

4. **Develop your own values.** As you grow up, you must consider life experiences, education and training to decide which values you will keep and reject. Throughout life, your experiences will affect your values.

No matter what people around you are doing, do what you feel is right. How comfortable you feel about things you are doing is a clue to your true values.

5. **Don't be afraid to take risks.** One of the best ways to build self-esteem is to try things you have not tried before. Find out what steps need to be taken. Then, take them one step at a time. Get help if you need it. You can't succeed if you don't try.
6. **Turn setbacks (things that go wrong) into victories.** Use a setback as an opportunity to learn more and to try again. One mistake does not erase all of the other good things you have done and will do.

Each life challenge will bring new skills to work with when a similar situation comes up. In the process, you will develop self-respect and courage. Most of the time, you will get what you want or something even better.

7. **Join groups that promote positive self-esteem.** Friends, family and groups of positive people can provide support and help build high self-esteem. The more active you are, the more you achieve.

Learn from other people as you try different things. Positive groups help you feel good about your accomplishments by serving as cheerleaders for each member.

8. **Demand respect from others.** People who value and respect themselves are kind and respectful toward others. People with low self-esteem sometimes try to make themselves feel better by putting others down. It is best to stay away from people who behave this way.
9. **Seek friendships and love relationships that are fulfilling** to both people. Each one gives and receives respect. People who stay friends with people they do not get along with argue frequently and are upset constantly. The same is true for some love relationships. Some are abused physically or with angry words. Some have hurt feelings and experience much unhappiness.

People stay in these relationships because it is a habit--something they are used to doing. Many are afraid that they will be worse off if they are alone and that they may not be able to get a new friend or partner. It is best to get out of relationships like these. They can be very damaging to your self-esteem.

10. **Avoid saying mean things about other people.** Chances are, the same kinds of things will be said about you. Treat other people the way you want to be treated. Look for good in others. Soon, you will find that you can see the good in yourself more easily.

Assignment Sheet 1: Liking Myself

Directions: After the class activity in which you read things your classmates like about you, answer the questions below.

1. What qualities did you already know about?

2. What qualities didn't you know about?

3. What things do you like best about yourself?

Assignment Sheet 2: Things I Can't Stand About Myself**Directions:**

1. List two things that you do not like about yourself, that frighten you, that embarrass you or that make you angry.
2. Think about each thing carefully. Is it true for you, or is it what someone else has decided about you? Is it really important enough to get upset about? Does it **always** happen?

I don't like . . .	True?	Important?	Always happen?
a.			
b.			

3. Tear this paper up into little pieces. Destroy the paper like you want to destroy these negative thoughts about yourself.

Assignment Sheet 3: We-Centered Survey

Directions: Read the following behaviors and mark (X) in the box that best describes how you would feel in that situation.

C = Very comfortable

S = Somewhat comfortable

U = Very uncomfortable

	C	S	U
1. Speaking up and asking questions at a meeting			
2. Commenting about being interrupted to the person interrupting			
3. Speaking in front of a group			
4. Keeping head up and making eye contact while talking to someone			
5. Saying you like something even when others around you don't like it			
6. Showing anger directly and honestly without hurting someone			
7. Listening to a friend tell about something embarrassing, but funny, that you have done			
8. Asking a store clerk to do something that should have been done			
9. Asking for the return of borrowed items without feeling like apologizing			
10. Talking calmly and honestly with a person who criticized you			
11. Accepting someone saying "no" to you			
12. Talking to a teacher when you think a mistake has been made on a grade			
13. Accepting a compliment without explanations			
14. Saying "no" or not doing something that isn't right for you			
15. Remaining silent or calm when someone is yelling at you			

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Your self-esteem often shows in all you do--in the way you look, in the way you act and in the choices you make. Improving self-esteem and showing positive self-esteem at job interviews and to the boss can make a difference in being successful.

Directions: Check the box that is right for you on the I-can-be-a-success scale.

N = Not often

S = Sometimes

U = Usually

M = Most of the time

	N	S	U	M
I feel worth something as a person in this world.				
I am important and special to other people.				
I feel like I belong, and I like being a part of life.				
I get excited about doing my best at whatever I do.				
I can show positive self-esteem to an employer on a job interview.				

KEY: In the first chart, if you marked C on at least 12 of the 15 situations, you probably have high self-esteem. If you marked C and S on 10-12 situations, you probably have average self-esteem. If you were very uncomfortable (U) with five or more situations listed, you may have some low self-esteem problems. Spend more time practicing some of the activities in this lesson to help build self-esteem.

On this page, if you marked U or M on the items above, you have positive self-esteem. Review any item you marked S or N to see how you can improve.

Assignment Sheet 4: Improving Self-Esteem

Directions: Place a check mark in front of each sentence below that is one of Handout 1's 10 suggestions for helping you develop positive self-esteem. (This assignment sheet continues on the back.)

1. ☐ Buy pretty clothes.
2. ☐ Accept who you are.
3. ☐ Floss your teeth.
4. ☐ Accept your strengths and weaknesses.
5. ☐ Give yourself credit.
6. ☐ Smile and speak to everyone.
7. ☐ Develop your own values.
8. ☐ Act tired most of the time.
9. ☐ Remember that your ideas are better than anyone else's.
10. ☐ Don't be afraid to take risks.
11. ☐ Turn setbacks into victories.
12. ☐ Join groups that promote positive self-esteem.
13. ☐ Do all you can to keep friends, no matter what it takes.
14. ☐ Demand respect from others.
15. ☐ Seek friendships and love relationships that are fulfilling.
16. ☐ Buy gifts for all your friends.
17. ☐ Avoid saying mean things about other people.

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Directions: Now it's your turn to write a "script"--your own script using your own "problem situation". On the left you will find script clues that will help you to know what to write. When you finish, read over the entire script. Practice it next week.

Script clues

Your notes

Describe a situation that is really unpleasant for you.

Look at that situation closely. Is that how you *want* to feel? Does it mean that you are a rotten person?

Tell yourself to relax.

Describe in detail how you would react calmly to that same situation.

Tell yourself to relax.

See yourself reacting calmly to that situation.

Tell yourself to relax.

Tell yourself: "I am a terrific person."

Assignment Sheet 5: Rate Your Values

Directions: Look carefully at the list of values. Choose five values that are important for you. Then rate those five values from Most Important to Least Important.

Five values that are important to me:

- 1.
- 2.
- 3.
- 4.
- 5.

This is how I rate my five values:

(Most important)

- 1.
- 2.
- 3.
- 4.
- 5.

(Least important)

Directions: Answer these next questions as honestly as possible.

1. Which family member(s) influenced your values the most?

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2. Name one childhood experience that influenced one of your values.
3. What do family members do in their jobs? (father, mother, sister, brother)

Has your career choice been affected by any of them?

4. Name one community activity that has influenced your values.
5. Name one value that has proven true for you after you have tested it through experiences and choices.

Assignment Sheet 6: How Do They Match?

Directions: Read each column carefully. Match the value on the right side to the situation that goes with it on the left side.

- | | |
|--|---------------------------|
| ___ 1. Lizzie collects paintings as a hobby. | a. Money, status |
| ___ 2. Cassie wants to get a job as a police officer. | b. Knowledge, learning |
| ___ 3. Carol and Harry were married last year. They want to have four children. | c. Beauty |
| ___ 4. Sarah always looks like she stepped out of a fashion magazine, wearing all the expensive, brand-name clothes. | d. Being best |
| ___ 5. Linc is a star basketball player. Practice is all he seems to have time for. | e. Helping others |
| ___ 6. Joe is so curious about everything. He is always looking something up in a book. | f. Loving and being loved |

Lesson 4 Review

1. Identify three things that you like about yourself or that others like about you.
 - a.
 - b.
 - c.
2. Identify two examples of self-defeating thoughts.
 - a.
 - b.

Directions: Match the actions and beliefs that go best with each other.

- | | |
|---|--|
| ___ 3. Me-centered behavior | a. Positive self-esteem |
| ___ 4. Slumped posture and downcast eyes | b. Self-respect and respect for others |
| ___ 5. We-centered behavior | c. Do it my way or I'll beat you up |
| ___ 6. Feelings of importance and belonging | d. Negative self-esteem |
| ___ 7. You-centered behavior | e. Do what you want; my feelings don't count |

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8. Describe the three ways of changing self-esteem you liked best. Choose from: self-talk, relaxation, using imagination, practicing and helping others.

Way to change

Description

- a.
- b.
- c.
9. A value is something that is _____ to a person.
10. List any three of your own values.
- a.
- b.
- c.
11. Describe at least two ways you got the values you have now.
- a.
- b.
12. Listed below are three situations. Beside each situation, write in the value that made a difference in that choice.
- a. Jenny always takes a lot of time and care putting on her makeup. Value: _____
- b. Jake likes to make friends. He enjoys showing new students around the school. Value: _____
- c. Sunny came in second at the track meet. She cried with disappointment. Value: _____

TO THE INSTRUCTOR

Lesson 4: Self-Esteem and Values

Learner Outcomes

- #1. Identify things you like about yourself or that others like about you.
- #2. Identify examples of self-defeating thoughts.
- #3. Describe how your own beliefs about yourself can affect the way you act and your ability to feel successful.
- #4. Describe ways of improving self-esteem.
- #5. Define the word "value".
- #6. Describe where your values come from and how they can change.
- #7. Describe how values make a difference in your choices throughout life.

Materials and Resources

Student guides

Student file folders and portfolios

Paper cutter

Posters

Handout 1:

Developing Positive Self-Esteem

Assignment Sheet 1:

Liking Myself

Assignment Sheet 2:

Things I Can't Stand About Myself

Assignment Sheet 3:

We-Centered Survey

Assignment Sheet 4:

Improving Self-Esteem

Assignment Sheet 5:

Rate Your Values

Assignment Sheet 6:

How Do They Match?

Lesson 4 Review

Instructor Preparation

1. Using the paper cutter, cut enough strips of paper so that each student has the equivalent of the total number of persons in the class (i.e., 25 students in the class, each student gets 25 strips of paper).
2. Print the students' names on the envelopes (one name per envelope).
3. Print the students' names on the chalkboard.

Suggested Activities

- * This lesson requires lots of discussion. Students will gain more from hearty discussion than from paper-and-pencil-only activities. Make sure students have an opportunity to share freely.
- * Use every chance to boost students' esteem and morale. Don't allow "put down" messages to take place. Even the person giving the "put downs" should be handled with care. Have the class suggest better ways to express displeasure, disbelief and constructive criticism.
- * Make sure students understand how each assignment should be completed. Go over the directions before they start.

(Outcome 1)

- * Introduce this lesson by explaining that there is a term that stands for those beliefs we have about ourselves--**self-esteem**.
- * Discuss with students the part that self-confidence plays in succeeding at a job, especially one that involves selling. Have students identify what self-confidence means to them. (Guide them toward such concepts as feeling secure with yourself, liking yourself so you can like others, etc.)
- * Discuss the various points that are presented and how positive self-esteem translates into all the other areas of life.
- * Distribute the slips of paper to each student. (There should be the same number as there are persons in the class.) Explain to the class that on each slip of paper they are to write each classmate's name and something they like about that person. By the time they finish, they should have a piece of paper completed for everyone in the class, including themselves. Direct the students to take their slips of paper to the table where you have laid out envelopes that are

labeled with the students' names. They are to put the slips of paper in the corresponding envelopes. Indicate to the students that you will go through these envelopes later to make sure only positive qualities are listed. At the next class session, the envelopes will be distributed and the students can read about their positive qualities.

Teachers are encouraged to take part in this special activity and allow students to complete slips on the teacher, as well as the teacher completing slips on the students. Teachers should be prepared for negative comments, however, as there will be no one to screen their envelope.

After envelopes have been distributed at the next class session and students have had time to read the papers, prepare them to complete Assignment Sheet 1.

- Homework assignment for the week: Each morning students are to look in their mirror at home and tell themselves, "I am important."

(Outcome 2)

- Discuss the various points that are presented and how negative self-esteem translates into other areas of life.
- Direct students to do Assignment Sheet 2. Reinforce that identifying things that frighten or bother us is a very personal and private thing. Encourage them to be honest with themselves and to look at those self-defeating thoughts for what they really are. Indicate that later in this lesson they will examine ways to change self-defeating thoughts.

(Outcome 3)

- Encourage students to share examples (but don't allow names to be used) of behavior they have seen that mirrors self-esteem.
- Have students turn to Assignment Sheet 3 and complete the assertiveness survey. The amount of discussion about the results will depend on the class rapport and their willingness to risk.

(Outcome 4)

- Discuss the importance of learning how to control thoughts instead of letting thoughts control you. Point out that helping others improve in self-esteem has a positive effect on their own self-esteem.

- * Indicate to students that the best way to learn about changing their own self-defeating thoughts is to try. Have students get into comfortable positions. (If it is possible, push desks aside and let students sit or lie on mats on the floor.) Indicate to students that since some of them may never have tried a relaxation exercise before, you want them to practice relaxing before going on with the activity. Use the following script to quickly teach relaxation.

RELAXATION SCRIPT

One way to learn how it feels to relax is to compare it to how you feel when you're tense. Get in a comfortable position and close your eyes. Take a deep breath and let it out slowly. (pause) Now tense your facial muscles, making them as tight as you can. . . . Next, relax your face. . . . Do you feel the difference? . . . Now tighten up your neck and shoulders. . . . Feel it when they're tense. . . . Relax your neck and shoulders. . . . Now tense your arms and hands; make them as stiff as you can. . . . Relax your arms and hands; let them go limp. . . . Next, make your chest and stomach muscles hard and tense. . . . Relax your chest and stomach. . . . Now make your legs and feet stiff and tight. . . . Relax your legs and feet. . . . Relax your whole body; make it feel like you're floating. . . . Take a deep breath and let it out slowly. I will count to three and when you hear me say "three" you may open your eyes. One . . . two . . . three. . . . Open your eyes.

- * Discuss how these relaxation techniques might help in problem situations. Stress that these exercises work best when they are practiced regularly (e.g., before they go to sleep at night).
- * Indicate that the class is now going to add their imaginations to these relaxation techniques. They are to pretend that the situation is one they have been through. They should concentrate on their thoughts and how their body responds to those thoughts. Talking will not be allowed as it disturbs others' ability to imagine. Take the students through the following relaxation and imagery exercise.

COPING WITH TEASING

Begin this activity by being relaxed. Get in a comfortable position and shut your eyes. Keep them shut until I tell you to open them at the end of this activity. Begin to relax your whole body. Relax your face . . . your neck and

shoulders . . . your arms and hands . . . your chest and stomach muscles . . .
your legs and feet. . . .

Now imagine yourself walking to the bus stop to catch the bus. See yourself with your mind's eye. It's a beautiful day; feel the gentle breeze. As you get closer to the bus stop, you see that one other person is waiting for the bus, too. As you get even closer, you look to see who it is. Oh, no! It's that terrible senior who laughed at you last week. You remember how last week at school you ran across the grass, slipped and fell in a mud puddle. That senior laughed so loud and made such fun of you that everyone around turned and looked at you. It was so embarrassing.

As you get to the bus stop you can feel your body get tense. . . . Your face begins to feel hot . . . and your heart is beating a little harder.

You decide that you want to control your thoughts and actions. You want to act relaxed, whether you feel like it or not. Relax your body: your face . . . your chest and stomach . . . your legs and feet. . . . As you meet that senior, you keep your head up, look him/her straight in the face, smile and say, "Hi!"

That senior does what you expect. He/she laughs and reminds you about how funny you looked in the mud last week. He/she teases you about it again.

You feel your body getting tense again. Make your body relax. . . . Take a slow, deep breath. Now, you hear yourself saying to that senior, "Yeah, wasn't that funny. It didn't seem so at the time, but I can laugh about it now." Keep yourself relaxed.

The bus has come and you both get on and sit down. You feel proud for controlling your thoughts, rather than letting them control you.

Now we are going to end this activity. I want you to relax your whole body (pause). Take a slow, deep breath and let it out (pause). I will count to three and by the time I get to three I want you to open your eyes. One . . . two . . . three.

- * Analyze this activity with the class. Discuss how it made them feel, if they were able to imagine the different scenes, if they were able to make their bodies relax, and so on.
- * Make sure students understand the directions, then have the students complete Assignment Sheet 4. Allow students to write in note-style form if they prefer.

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- Homework assignment: Ask students to tell five different people something they like about them. Their compliments must be sincere and genuine.

(Outcome 5)

- To make a transition from self-esteem to values, discuss with students how self-esteem influences what is important to us.
- Lead the students through a "brainstorming" activity where they list as many values as they can think of. These values can be their own or ones they have observed. Examples might be values of life, honesty, wealth, education or knowledge, beauty, status and so on. Write all their ideas on the chalkboard. They will use this information later in Assignment Sheets 5 and 6.

(Outcome 6)

- Use your own childhood (or that of your children) and values as an example while discussing the major points.
- Have students complete Assignment 5 and then discuss the results. Point out that everyone is different, has had a different upbringing, and thus has different values. Even brothers and sisters can have different values because they have had different experiences.

(Outcome 7)

- Direct students to complete Assignment Sheet 6. Go over the directions together. After students have completed the matching activity, discuss job choices should relate to things that are important to them (values).
- Check students' assignment sheets for completeness. Give Lesson Review. As with many of the lesson reviews, there sometimes is no one correct answer. Any answer that makes sense or reveals self-examination is correct.

Other Activities

- Help build student self-esteem by making a bulletin board entitled "Student of the Week." Include on it photographs the student has brought from home (of family, of infancy, etc.), information about the student's favorites (food, subject, sport, hobby, record or song) and so on.
- Set up a station where a tape recorder plays motivational tapes and students can listen with earphones. Check with your local library for tapes or books by Zig

Ziglar and others. Help students create and distribute a survey that asks what kinds of things parents do or say to young children to help them learn to like themselves. Discuss the various answers they receive.

- * Assist students in devising a "Who influenced your values most?" questionnaire. Have students distribute and collect the questionnaire from the adult school personnel (secretaries, janitors, counselors, teachers and principals). Help the class tally and compare the results, noting similarities and differences.
- * Create role-playing situations that deal with how students react to persons with values different from their own. Relate this to the three types of behavior discussed earlier: me-centered, you-centered and we-centered. Students can role-play these situations in class or make recordings of the situations.
- * Have students interview their parents, grandparents or other adult family members concerning values and how those values are alike or different from the values of those who raised *them*.

Answers to Assignment Sheets 1-3

Answers will vary. Check for completeness, but do not collect or grade.

Answers to Assignment Sheet 4

Have students check their own answers for questions 1-17. Check marks should appear in front of the following items: 2, 4, 5, 7, 10, 11, 12, 14, 15, 17.

Answers to Assignment Sheet 5

Answers will vary. Check for completeness, but do not collect or grade.

Answers to Assignment Sheet 6

1. c
2. e
3. f
4. a
5. d
6. b

Answers to Lesson 4 Review

- 1-2. Answers will vary.
3. c
4. d
5. b
6. a
7. e
8. Answers will vary; however, students' answers should reflect these concepts:
Self-talk means that a person identifies the problem situation and looks at it closely and honestly. Then the person must decide what better thoughts should replace the bad ones.

Relaxation is a technique such as tensing parts of the body and then relaxing. This can help get rid of tension and make it easier to change thoughts about a situation.

Using imagination is an exercise usually done by closing the eyes and watching (through the mind's eye) ourselves reacting in a positive way to unpleasant situations.

Practicing is actually doing a difficult task many times until the self-defeating thoughts are gone and that person has success and feels good about himself/herself.

Helping others can be demonstrated by listening carefully, giving sincere compliments, refusing to accept a "give-up" attitude and encouraging others to keep trying.

9. Important

10-11. Answers will vary

12. a. Looking good
b. Making friends
c. Being the best

Lesson 5: Decision-Making and Problem-Solving

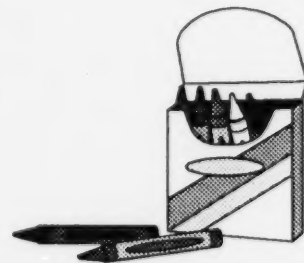
Learner Outcomes

- #1. Identify decisions you make for yourself and the decisions others make for you.
- #2. Identify and describe the six steps in making a decision.
- #3. Describe a decision you might want to change and decide when it is or is not possible to make that change.
- #4. Identify the steps and the order of the problem-solving process.
- #5. Describe situations when you can help yourself and/or someone else.
- #6. Identify professional helpers for serious problems.

#1: Decisions! Decisions! Decisions!

"Students who learn to make wise decisions will live happier and healthier lives." (*Missouri Model Guidance*, Department of Elementary and Secondary Education, Area III-F)

Making decisions is something we do every day of our lives. We started making decisions before we learned to talk. For example, babies may refuse milk or certain kinds



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of food or a particular toy. During our young lives, older family members make most decisions for us.

In grade school, students start to assume more responsibility. They must decide how to behave in school, when to do work and who to choose as friends.

Each stage in life requires more decisions, and the consequences are greater and longer lasting. As high school students, you make decisions about dating, partying, smoking, and using drugs and alcohol. You will decide whether to work or be involved in school activities. Plans for adult life begin to form during high school. Will you prepare for college or vocational training? Is the military a better choice for you? As you become older, you should accept more responsibility for yourself and others.



There will be times throughout your life, however, when you will need help making decisions. As an adult, you may need help making decisions about the best job, doctor, lawyer or supermarket. It may be hard to decide the best person for whom to vote. And, of course, the decisions made by people who are elected can affect you and others.



Accepting responsibility for decisions is not easy. Refusing to make a decision is a decision, too, but it may mean that someone else will make the decision for us. When they do, we may not like what they decide. That is why learning to make good decisions and accepting responsibility for the ones we make are so important.

DO ASSIGNMENT SHEET 1.

#2: Six steps

We make many decisions every day without really thinking about them. They have become routine. However, when a

difficult decision has to be made, think carefully about the six steps in making a decision.

1. **Identify the decision.** Decisions have to be made when there is more than one thing to choose from, but you can't have all of them. That is why you need to make sure you understand clearly what has to be decided. If it seems to be a large decision, break it down into smaller parts.
2. **Look at your options (possible choices).** A good way to do this by gathering as much information as possible. Use your own experiences, ask questions, read and listen or watch others.
3. **Make your choice.** Write down or think about each thing you could choose. What would be the results of each choice? Think about your values as you look at the results. In other words, consider if you will be able to live with yourself once the decision is made.

Think about what you want the results to be. What is your goal? (Sample choices: Would you prefer finding ways to get along with the people at work, or finding a new job? Should you accept a ride home with Quincy, who has been drinking, or risk making him angry by getting a cab?)

Consider all the options and make your choice.

4. **Put your choice into action.** Once your mind is made up, decide what steps you will need to take to carry out the decision. Think of all the things that could happen once this decision is made. Follow through with each step.



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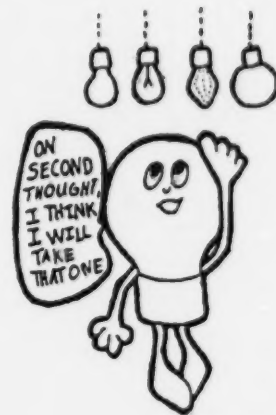
MODULE 3: LIFE SKILLS

5. **Evaluate the choice you made.** What were the results of your decision? Would another choice have been better? What risks did you take? Was the outcome worth the risks? Did you gather enough information to make a wise decision? Are you satisfied that you made the best decision, even if it did not turn out the way you expected?

If, for example, you decided to change jobs, were you able to find a new job right away? Are the benefits in the new job as good as, or better than, the job you left? Is there a possibility that you might have the same kind of problems on the new job?

6. **Check whether your needs, values and goals were satisfied.** It might be that the decision you made did not get rid of the problem. You may feel afraid, uncomfortable, nervous or ashamed because the decision conflicted with your values. Once you evaluate it, you may discover that the decision did not help you reach the goals you had set.

If this happens, it will help to go back through these six steps. Sometimes, it is possible to change your mind. You may be able to adjust one or more parts of the decision and make the outcome better.



DO ASSIGNMENT SHEET 2.

#3: Changing a decision

There are many benefits to using the six steps in making a decision. You thought about the choice as completely as possible; you weren't impulsive and didn't leave the situation to chance by doing nothing.

Making your own decision gives you a feeling of worth and confidence in your abilities. You have a stronger belief in the final choice because it is your own decision, based on your information, your values and your ideas of risk.

However, there are times when you try to make the best decision, but you find out it is not the right one.

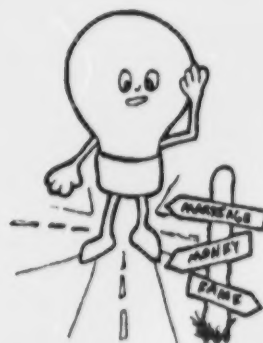
There are several reasons for wanting to change a decision. Your situation might change, or the results of your choice might unexpectedly hurt someone else. New information might provide you with a better choice.

Some decisions cannot be changed. They have lifelong results. For example, a decision to become sexually active can result in a person getting AIDS, getting pregnant, getting married sooner than planned, dropping out of school or putting off going to college or vocational school.

There are three questions you should ask yourself when deciding whether or not a decision can be changed:

1. Have others already been affected by the results?
2. How much time has gone by since the choice was made?
3. Do I still have control over the outcome of my choice?

DO ASSIGNMENT SHEET 3.



#4. Problem-solving process

We live in a rapidly changing world. To adjust to these changes, everyone must become good problem solvers. Learning how to deal with problems is a big part of learning about life.

No matter what the problem is, we all go through a similar process to solve it. The problem-solving process is similar to the decision-making process. Problem-solving steps are:

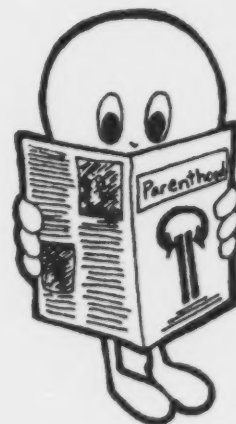
1. Identify the problem.
2. Look for solutions.
3. Choose the solution.
4. Keep trying.
5. Act on the solution.
6. Evaluate the solution.



When **identifying the problem**, it is important to be specific and honest about what the problem is. Look closely at what you would like to change.

Then **look for solutions**. Brainstorm for ideas that could solve the problem, and then evaluate the ideas. If you don't like any of the ideas, get more information. Other people can help provide solutions, also.

Next, **choose the solution** that seems best. Even if you get the help of a friend, adult or professional, you must decide if their suggestions are right for you. Once you decide, **make a promise** to keep trying to solve the problem.



We have to **act** on the solution we chose before we can solve the problem. Self-talk is important here. Remind yourself of the things that must be done to solve this problem, and then do them.

Last, **evaluate the solution** after you have tried it. Don't give up too quickly. Solutions often take more time and hard work than was expected.

After trying the solution for a while, take a look at it. Ask yourself if it really solved the problem. How did it affect you and others?

DO ASSIGNMENT SHEET 4.

#5. Can we help?

Helping is a special way of showing that we care. We have to care enough, though, to take an honest look at ourselves. Do we really have what it takes to provide a solution for others?

Be realistic. Can you help solve this problem? Don't be afraid or too proud to admit the truth. In trying to decide when to get help from others, ask yourself a few questions:

1. How serious is this problem?
2. Do we know enough about the problem, either through experience or learning?
3. Do we have the physical and emotional strength that is needed?
4. Are we mature enough to handle this problem?
5. Are we too close to the problem or persons involved to use good judgment?
6. Are we able to really listen to others and understand what they are trying to tell us?



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The answer to these questions will help you decide whether to get help from others. You may need to find a professional who is trained in that area. For example, could a friend, parent, teacher, counselor, doctor or others offer better solutions?



This does not mean that it is all right to ignore those who ask for help. It is still helpful to listen to them at the same time that they are also getting the professional help they need.

DO ASSIGNMENT SHEET 5.

#6: Professional problem-solvers

Some times it is best to get a professional to help. Professional people have special training, education and experience in their job area. Learn what various professionals do so you will call the right person for the right job.

As adults, there might be some problems that are too difficult for you to solve alone. Lawyers, doctors, carpenters, electricians, mental health professionals and financial advisors can also be a great help in solving problems.



Here are some professionals who can help solve problems you may have on the job:

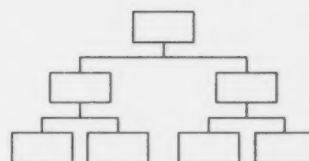
A **personnel director** helps with filling out all of the important papers about your pay and taxes.

The personnel manual contains all of the company's rules for employees. It describes the rights and responsibilities of employees. Make sure you have one or know where to

get one. It will let you know what your employer expects and what you can expect from the employer.

Your **immediate supervisor** is the person you report to at work. On some jobs, that person is the manager, director, team leader or foreman. This is the first person you should ask for help.

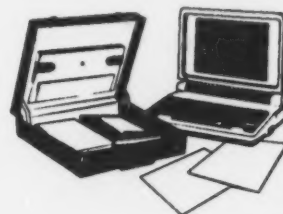
The personnel manual will explain the **chain of command** for your job. Chain of command is a term used to let workers know that it is not appropriate to go to the top person in a company to report a problem without trying to first work with the supervisors at lower levels.



Most employers receiving federal money have an **equal employment opportunity** representative. Sometimes this person also has other duties, so you may have to ask who they are. This person will help if you feel that you are being discriminated against because of race, religion, age, sex, disability or other unfair reasons.

The **Commission on Human Rights** can help solve problems related to unfair treatment when you have tried to get help from all of the right people at work, but have been unsuccessful. Remember, follow all of the right procedures with your employer before going to this agency for help.

Going to a professional helper lets you get more information about the problem and can also help you learn more about yourself. These professionals are trained in helping people understand various kinds of solutions that are open to them. They give emotional support and explain step by step what needs to be done to get the problem solved.



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People can have many kinds of problems that make them feel out of control. Some examples of serious problems where you should get extra help are: alcoholism, child abuse, death and dying, drug abuse, mate abuse, rape, runaways, sexually transmitted diseases, stress, suicide and unwanted pregnancy.

To find an appropriate professional, look in the yellow pages of the telephone book or ask someone you trust to recommend someone. Call the professional or visit once to see if you are comfortable with him or her.

DO ASSIGNMENT SHEET 6.



Assignment Sheet 1: Timely Decisions

Directions: Follow the time line and fill in the blanks with examples of decisions you made or will have to make during that time of your life.

Time line

Birth

10

20

30

40

50

60

What kind of decisions did you make before you were 10?

What decisions will you need to make in your twenties?

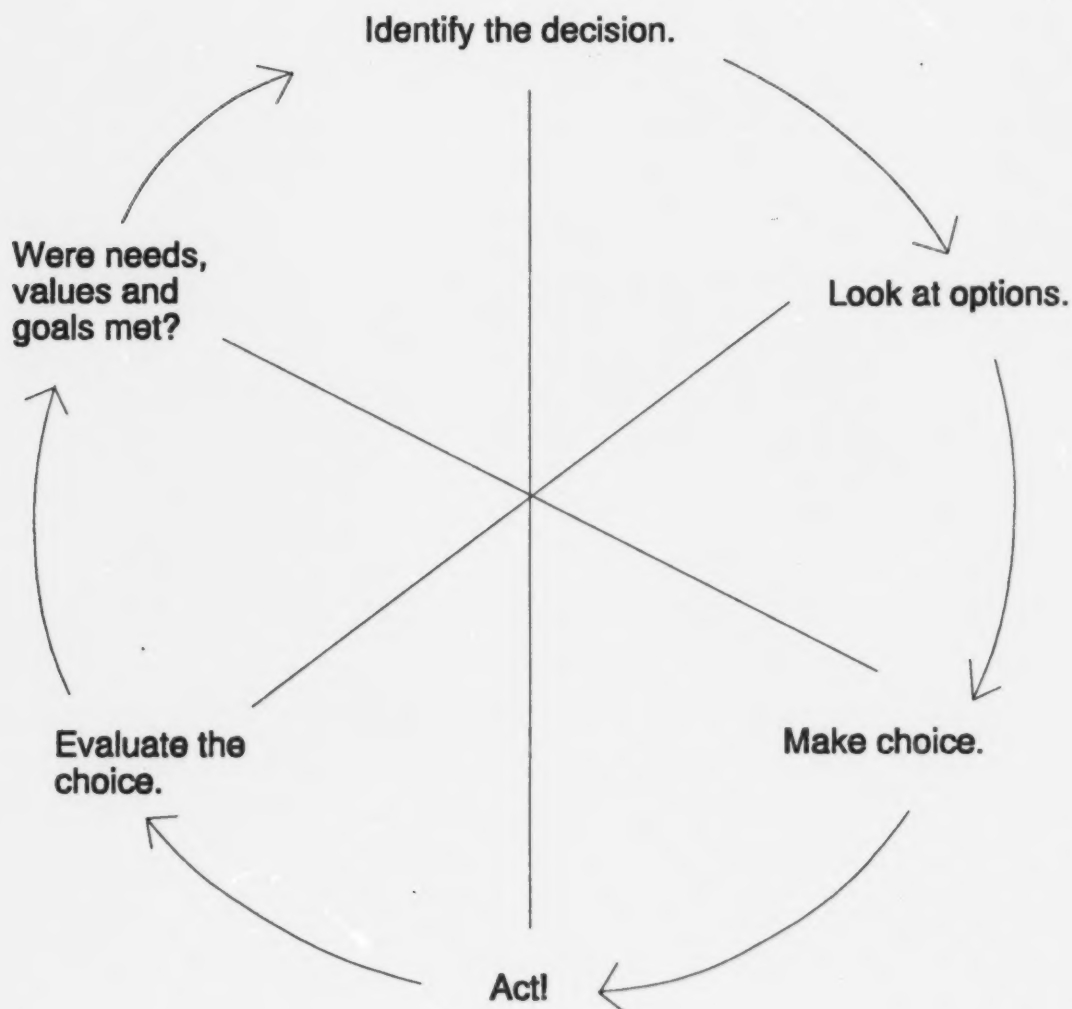
What decisions might you prepare for during your fifties?

List six decisions (large or small) that you made today.

What kinds of decisions might you face during your thirties and forties?

Assignment Sheet 2: Decision Detective

Directions: Complete the drawing below by finding the information that matches nearly every step. Write the information (on the next page) with the corresponding step. Finish as quickly as you can.



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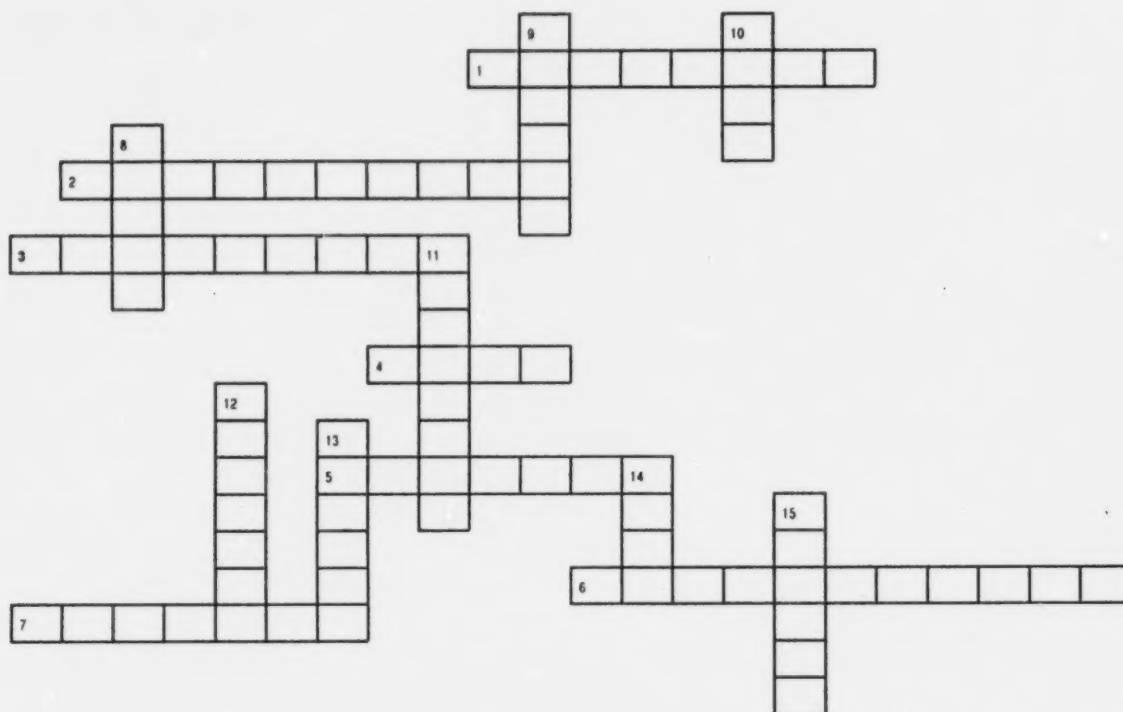
MODULE 3: LIFE SKILLS

INFORMATION (Check each off after you write it in the right place.)

- * Should I study cosmetology (hair styling) or office technology (secretarial/clerical)?
- * Cosmetology: Medium salary to start. Business ownership possibilities.
- * Cosmetology: Long hours standing and work hours may vary.
- * Do you need to repeat this process?
- * Does it conflict with your values?
- * I am creative, like styling my friends' hair and have done well in my typing classes.
- * If trying to decide between these two careers, which would you choose?
- * Is your goal satisfied?
- * Were your needs met with this job?
- * Why did you decide on this career? What was the biggest influence?
- * Jobs are available where I live and most other places if I should move.
- * Office Technology: Long hours sitting, but set hours.
- * Office Technology: Medium to low pay. Fewer chances for advancement.

Assignment Sheet 3: Puzzling Over Decisions

Directions: After reading the information pages for this lesson, complete this crossword puzzle using the clues listed below it.



ACROSS

1. Lifelong _____ ; opposite of ignorance
2. Belief in self
3. Being content with a decision
4. Opposite of dead
5. Think (past tense)
6. Liable; dependable
7. Outcome; effect

DOWN

8. Value or cost
9. Trust; faith
10. Danger; chance
11. Another word for choice
12. Power; authority
13. Not you, but _____
14. What a minute, hour and day measure
15. Another word for decision

Assignment Sheet 4: Decisions on the Job

Directions: Below are the steps that help in solving a problem--but they are in the wrong order. Rewrite the list, putting the steps in the correct order.

- | | |
|------------------------|----|
| Keep trying. | 1. |
| Look for solutions. | 2. |
| Evaluate the solution. | 3. |
| Identify the problem. | 4. |
| Act on the solution. | 5. |
| Choose the solution. | 6. |

Directions: Most jobs require workers to make decisions. Below is a list of jobs. Under each job, give two examples of decisions that the worker has to make.

7. Auto mechanic
 - a.
 - b.
8. Fire fighter
 - a.
 - b.
9. Painter
 - a.
 - b.
10. Receptionist
 - a.
 - b.

Assignment Sheet 5: Everybody Has Them

Directions: All jobs have their own problems. Below is a list of eight jobs. Beside each job, write at least two problems that could happen and possible solutions for each one.

Jobs	Possible problems	Possible solutions
<i>Sample:</i> Computer operator	a. Poor hearing b. The phone has no volume control.	Ask the boss to provide the appropriate phone or attachment.
1. Carpenter	a. b.	
2. Clown	a. b.	
3. Tree trimmer	a. b.	
4. Home health aide	a. b.	
5. Copy machine operator	a. b.	
6. Salad bar hostess	a. b.	

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7. Mail handler	a. b.	
8. Pet groomer	a. b.	

Directions: Jamie went jogging before it got dark. When he returned, he realized that he had forgotten to take the house key. No one was home, and all the doors and windows were locked. Develop a solution to his problem.

9. Identify the problem:

10. Look for solutions:

11. Choose the solution:

12. Keep trying:

13. Act on the solution:

14. Evaluate the solution:

Assignment Sheet 6: Help or Get Help?

Directions: Listed below are seven problem situations. If you think you can help solve the problem, put an **H** on the blank. If you think the problem needs professional help, put a **P** on the blank.

- ___ 1. Your friend calls you on the phone and says she has just been raped.
- ___ 2. You are having trouble understanding your homework.
- ___ 3. You have locked yourself out of the house.
- ___ 4. A neighbor shows you terrible bruises where his mother hit him.
- ___ 5. Your friend thinks that he has to have alcohol to get through the day.
- ___ 6. The girl who sits beside you in class has been down lately. She has said a few times how much better things would be if she were dead.
- ___ 7. Your little brother can't seem to remember his lines for the school play.

Directions: Below are some problems that need professional help. Using the telephone book, complete the chart with the names, addresses and phone numbers of people who could help.

Problem	Resource's name	Phone no.	Address
Alcoholism			
Child abuse			
Death and dying			
Drug abuse			
Emotional stress			

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Problem	Resource's name	Phone no.	Address
Rape			
Runaways			
Serious illness			
Sexually transmitted diseases			
Suicide			

Lesson 5 Review

Directions: If the decision is one that you make yourself, mark the blank **S**. If the decision is one that others make for you, mark the blank **O**.

- ___ 1. Decide what clothes to wear
- ___ 2. Decide which courses to take
- ___ 3. Decide what laws you have to obey
- ___ 4. Decide how much you earn on a job
- ___ 5. Decide when to do your homework

Directions: Below are the six steps in making a decision. Describe each step briefly in your own words.

Step	Description
6. Identify the decision.	
7. Look at your options.	
8. Make your choice.	
9. Put your choice into action.	
10. Evaluate: Explore results and risks.	
11. Check whether your needs, values and goals were satisfied.	

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Directions: Below are some descriptions of decisions when the six steps were used **and** when they were not used. Mark **U** in the blank for "used" and **N** in the blank for "not used".

- ___ 12. Impulsive choice
- ___ 13. Self-confidence in choice
- ___ 14. Belief in choice
- ___ 15. Do nothing; leave to chance
- ___ 16. Thought out carefully.
- 17. Describe a decision that you might want to change.

How could you change that decision? ___ Completely ___ Only part of it
___ No changes possible

Why did you choose the option you did?

Directions: Match the problem-solving step to the statement that goes with it.

- | | |
|---|---------------------------|
| ___ 18. I'm going to call Jesse. He's in my class; maybe he will know about it. | a. Identify the problem. |
| ___ 19. I'm going to keep at this until I get it! | b. Look for solutions. |
| ___ 20. I'm glad I thought of calling Jesse. | c. Choose a solution. |
| ___ 21. I don't understand this math homework. | d. Keep trying. |
| ___ 22. Phone conversation: "Hi, Jesse! Can you help me with page 65 in math? Great!" | e. Act on the solution. |
| ___ 23. I could call the teacher; I could get another book; I could call Jesse. | f. Evaluate the solution. |

24. Tell about two times when you were able to help yourself and/or someone else.

a.

b.

25. Name two serious problems and tell whom you could go to for help with those problems.

a.

b.

TO THE INSTRUCTOR

Lesson 5: Decision-Making and Problem-Solving

Learner Outcomes

- #1. Identify decisions you make for yourself and the decisions others make for you.
- #2. Identify and describe the six steps in making a decision.
- #3. Describe a decision you might want to change and decide when it is or is not possible to make that change.
- #4. Identify the steps and the order of the problem-solving process.
- #5. Describe situations when you can help yourself and/or someone else.
- #6. Identify professional helpers for serious problems.

Materials and Resources

Student guides

Telephone books

Assignment Sheet 1:	Timely Decisions
Assignment Sheet 2:	Decision Detective
Assignment Sheet 3:	Puzzling Over Decisions
Assignment Sheet 4:	Decisions on the Job
Assignment Sheet 5:	Everybody Has Them
Assignment Sheet 6:	Help or Get Help?
Lesson 6 Review	

Suggested Activities

- * Discuss the points in the material, drawing examples from the students' own experiences.

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- * Have students turn to Assignment Sheet 2 and read the directions together. Set a time limit according to the abilities of the class.

(Outcome 3)

- * Discuss the benefits of using a decision-making process. Particularly relate this to the kinds of decisions teens need to make before they experience the consequences (use of alcohol and drugs, experiencing sex, cheating to win or pass classes, etc.). Discuss why and when they might want to change their decisions. Again, use examples relevant to their age (e.g., the alcoholic and drug addict can get help, but the scars for themselves and others will always be there; if teens who decide to have sex get a disease, they may no longer have control over the consequences.).
- * Direct students to turn to Assignment Sheet 3. You may have them complete the puzzle individually or as a group.

(Outcome 4)

- * Indicate to students that they will now be exploring the process of problem-solving. We all have problems of one kind or another. For example, construction workers have problems that vary from having a splinter to falling from scaffolding. Learning how to deal with problems has an important influence on being satisfied with your life.
- * For Assignment Sheet 4, guide students through the activity, discussing how some jobs require more decisions to be made (personal judgment) than others.

(Outcome 5)

- * Discuss how community support groups are created to help (Crime Blockers, Parents Against Drugs, and so on).
- * Have students turn to Assignment Sheet 5, read the directions and complete the exercise.

(Outcome 6)

- * Discuss how helpless you feel when you don't know how to deal with someone in a crisis situation. Discuss how crisis situations usually involve value-related subjects.
- * Have students turn to Assignment Sheet 6 and read the directions together. Divide the class into small groups of three or four. Distribute the telephone

books and direct the students to find the names and telephone numbers of resources that deal with crisis situations. It might be helpful to explain the meanings of words like psychologist and pediatrician.

- * Have the students discuss their findings for Assignment Sheet 6.

Other Activities

- * This activity is called "I don't have a thing to wear!" It reinforces the concept of brainstorming and the steps of exploration decision-making. Put the following on the board:

Gathering information

Weather: rainy

Acceptable wear: anything that covers the body and can't be seen through

Mood: funny

Occasion: Going out to eat with a friend

Brainstorm

Try for many ideas. Do not judge the ideas; let the ideas be wild.

Instruct the students to design some outfits to be worn. It might be necessary to brainstorm a few ideas together to get them started (e.g., a suit of armor, a garment bag, a duck costume). After the students have "brainstormed" their ideas, together explore the results using those ideas.

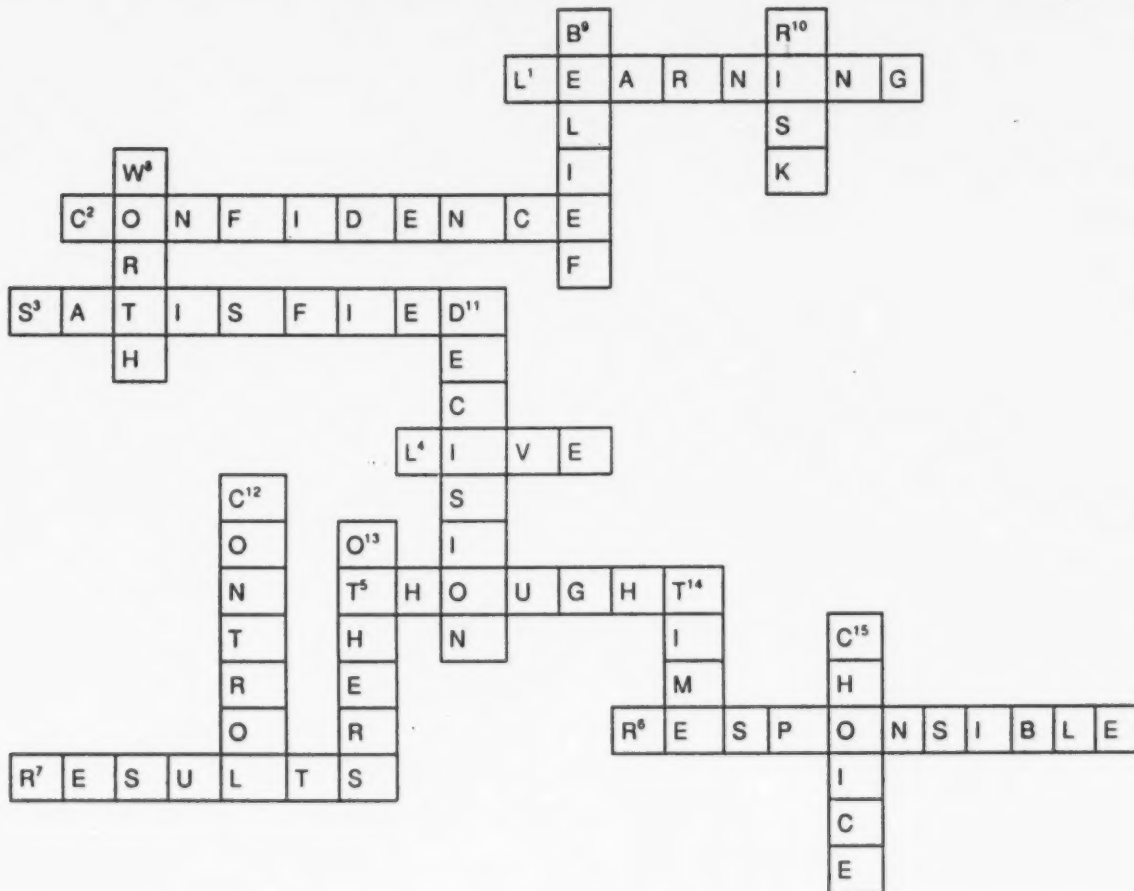
- * Have students take one of their daily decisions through the six steps of decision-making. They could adapt the chart on Assignment Sheet 2 to fit their needs.
- * Invite a variety of professionals who deal with crisis situations to speak to the class. They should inform students about the procedure that is followed once a call is processed in their office.

Answers to Assignment Sheet 1

Check for completeness; answers will vary.

Answers to Assignment Sheet 2

1. Identify decision.
 - * Should I study cosmetology (hair styling) or office technology (secretarial/clerical)?
2. Look at options.
 - * I am creative, like styling my friends' hair and have done well in my typing classes.
 - * Jobs are available where I live and most other places if I should move.
 - * Cosmetology: Long hours standing and work hours may vary.
 - * Office Technology: Long hours sitting, but set hours.
 - * Cosmetology: Medium salary to start. Business ownership possibilities.
 - * Office Technology: Medium to low pay. Fewer chances for advancement.
3. Make choice.
 - * If trying to decide between these two careers, which would you choose?
4. Evaluate the choice.
 - * Why did you decide on this career? What was the biggest influence?
5. Were needs, values and goals met?
 - * Were your needs met with this job?
 - * Does it conflict with your values?
 - * Is your goal satisfied?
 - * Do you need to repeat this process?

Answers to Assignment Sheet 3**Answers to Assignment Sheet 4**

1. Identify the problem.
2. Look for solutions.
3. Choose the solution.
4. Keep trying.
5. Act on the solution.
6. Evaluate the solution.

NOTE: Answers may vary for 7-10; check for completeness. Possible answers follow.

IG-52

Jobs	Decisions	Possible Solutions
7. Auto mechanic	a. Is something wrong with the transmission or the starter? b. Is it best to install a new starter or rebuilt one?	Test the transmission and starter Because it is a very old car use the rebuilt one.
8. Fire fighter	a. Is it safer to enter the burning building through the front door or upstairs window? b. Should I go out on the limb for the cat or trick it down?	I can search faster and more thoroughly by using the front. Make a rescue plan also. Try using food first.
9. Painter	a. Which paint should I buy? b. What kind of paint is best for that situation?	Check quality, price and discounts. Check dealer recommendations and instructions.
10. Receptionist	a. Which clients should be able to see the boss immediately? b. How should an upset client be handled?	Unless there is an emergency or a person in a high position, take each person as they arrive. Check with the boss to see what he/she would like Courtesy is always the best policy. A call to security or a supervisor could be a wise move.

Answers to Assignment Sheet 5

NOTE: Answers will vary; check for completeness. Possible answers for 1-8 follow.

Jobs	Possible problems	Possible solutions
1. Carpenter	a. Unsteady scaffolding b. Behind schedule	Reenforced, rebuilding Hire help, get extension
2. Clown	a. Hot costume b. Unpredictable bookings	Air conditioning, frequent breaks Better advertisements, second job
3. Tree trimmer	a. Injury risks b. Seasonal work	Strict caution New indoor job
4. Home health aide	a. Patients' need to get medication b. Becoming too attached to ill patients	Make agreement with taxi company Rotate with other home health aides
5. Copy machine operator	a. Not enough business b. Not enough profit	Advertise better, add other services Raise the price
6. Salad bar hostess	a. Tired feet from standing b. Bored from doing the same thing	Better shoes Ask supervisor to allow switches
7. Mail handler	a. Back problems b. Allergy to dust	Wear back support Medicine, mask, assignment change
8. Pet groomer	a. Pet scratches b. Pet hair on clothing	Wear gloves, muffle pet Lint brush

- 9-14. Answers will vary. Check for completeness.

Answers to Assignment Sheet 6

1. P
2. H
3. H
4. P
5. P
6. P
7. H

Answers to Lesson 6 Review

1. S
2. S
3. O
4. O
5. S
6. Determine what needs to be decided.
7. Gather all information needed from watching or listening others, asking questions, or using your own experiences.
8. Think about each choice and what its results will be.
9. Decide the steps needed to carry out the decision.
10. Based on the results of your decision, determine if it was the best decision.
11. If you find you did not make the correct decision, go back through the six steps in decision making to make the outcome better.

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- 12. N
- 13. U
- 14. U
- 15. N
- 16. U
- 17. Answers will vary. Check for completeness.
- 18. c
- 19. d
- 20. f
- 21. a
- 22. e
- 23. b
- 24-25. Answers will vary.

Lesson 6: Goal setting, planning and accomplishing tasks

Learner Outcomes

- #1. Give examples of short-term and long-term goals.
- #2. Contrast the trial-and-error method and the planning method of getting something done.
- #3. Describe benefits of using planning as a way of reaching realistic goals.
- #4. Describe *task analysis* as the first stage of getting a task done.
- #5. Describe *task planning* as the second stage of getting a task done.
- #6. Describe how time management affects *task doing* (the third stage of getting a task done).
- #7. Give examples of *task evaluation*, the fourth stage of getting a task done.



#1: Setting a goal

We often hear the word "goal" when people talk about sports--goal posts, basketball goal, goalie. They all deal with the area the players are trying to reach to score points.

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The word "goal" has a similar meaning for us. It is something for which we want enough to work hard.

We all set goals for ourselves. These goals range from survival to getting to class on time. Goals are divided into two groups--short term and long term. The group that a goal falls into depends on how long it takes to reach it.

Short-term goals can be reached in the near future (hours, days or weeks).

Many times, we do not consciously set a short-term goal because it becomes routine. For example, getting dressed, eating meals, getting homework done or getting to a meeting on time are all short-term goals.



On the other hand, long-term goals are reached in the distant future (months or years). These goals need more thought and time.

Examples of long-term goals are passing courses, getting a job or having a family. Long-term goals are often made up of many short-term goals.

DO ASSIGNMENT SHEET 1.

#2: Reaching that goal

There are two general ways to reach a goal and get something done. One way is by trial-and-error. This means that we randomly try different ways to do something until we are successful.

Putting together a toy without reading the directions, trying to find a street in a new town without reading a map, and applying for all the jobs in a newspaper without thinking

about qualifications are all examples of the trial-and-error way of doing things.

The second way to reach a goal is by planning. That happens when we prepare ahead of time. We outline in our minds or on paper how and when something should be done.

A person who plans reads the directions before putting together a toy; uses a map or ask for directions in a new town to find a street; takes high school courses that prepare for a career; and applies for a job that uses his/her interests and skills.



Which method would work best most often?

DO ASSIGNMENT SHEET 2.

#3: The benefits of planning

Most people have found that planning is the best way to reach a goal. Planning means taking less time to finish the job, using materials more wisely, using less energy, using less money and putting forth less effort.

Whatever they were making or doing was better quality when it was planned. Planned jobs finish more successfully than trial-and-error jobs.

After planning, people feel more relaxed and confident about reaching future goals.

Whether you succeed in getting to your goal depends on whether you have *realistic expectations*.



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Having realistic expectations means that you know yourself and are honest with yourself. It also means that you make sure your plans can work and that the goal is reachable.

If goals become unrealistic, you may experience negative self-esteem. You may lose self-confidence, or you might experience embarrassment or anger. You might not want to keep trying, and you won't want to take on (or give) any more responsibility.

However, if your goals are realistic, then you experience pride, positive self-esteem, and confidence.

Encouragement comes easily and you make an effort to keep trying, even if success does not always occur. You are also willing to receive (or give) more responsibility.



How can you tell if your plan can work or the goal is reachable? Always ask yourself these questions:

1. Am I really **capable** of doing this?
2. Is this really **important** to me?
3. Do I have enough **time** to get this done?
4. Will I be able to get **encouragement** from others?
5. Will there be a way to **evaluate** my progress; can I tell if I'm succeeding?

DO ASSIGNMENT SHEETS 3 AND 4.

#4. Stage 1 of getting things done--task analysis

A task is a short-term goal--something we want to or have to get done. To get it done successfully, we must go through four different stages.

The first stage is **task analysis**. When we analyze (study) something, we look at all of its parts carefully to understand it. The same is true when we analyze a task. We look at all the parts of what we have to do.

Purpose: Why are we doing the task? How will this task help us? How will it help others?

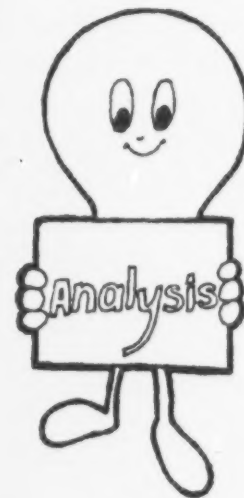
Smaller parts: Breaking a large task down into smaller parts helps show all the things we have to do to get the job done.

Time: How much time is available to get the task done? Do we have a schedule to keep? Are there any time limits?

Who: Can we can do those parts of the task by ourselves or will we need help?

Help: If we need help, we have to know where we can get it. Who can supply the strength, materials or the knowledge that we don't have?

DO ASSIGNMENT SHEET 5.



#5: Stage 2--task planning

This stage answers the "who-when-what-where-and-how" questions. In task planning, we look at each task part in detail.

Order: Plan the order in which the parts of the task should be done. The success of one part may depend on when we do a different part. For example, if the task is to do homework, we must get the book before sitting down at the desk.

When: Then we must decide when each part should be done. If the entire task must be finished by a certain time, be very specific on the time schedule set for the parts of the task.

How: Can we do all parts of the task ourselves? Some people have problems at this point because they feel they do not have enough experience or knowledge. If that is the case, get help from someone who has the right experience or knowledge.

Another kind of "how" is to keep track of *progress*. Decide on some way to measure if the job is getting done correctly.

What: Now that we know *how* we are going to do the parts of the task, we have to decide what specific *materials* will be needed.

Where: Plan where the parts of the task should be done. For some parts, we have to go where the tools are. But where other parts are done will depend on our likes and dislikes. For example, where we exercise will depend on what appeals to us.



Another "where" to be considered is where to get the needed materials. Planning means preparing ourselves in every way.

Who: Of course, we must decide who will do each task part. Whether it is done by a group or by an individual depends on how many people are responsible for finally getting the entire task done. And if help is needed in getting the task part done, we have to decide who those helpers will be.

DO ASSIGNMENT SHEET 6.

#6: Stage 3--task doing

Task doing is the stage where some people have problems. They just can't seem to make themselves do the task.

Here are five tips to help keep going until the job is done.

1. **Be prepared.** Do a good job of analyzing and planning first.
2. **Have a positive attitude.** People who expect to fail probably will. But people who expect to succeed keep trying until they do.
3. **Check progress regularly.** To reach your goal, you must know how you are doing along the way.
4. **Be flexible.** Make changes or corrections when they are necessary. ("A stitch in time saves nine.") Don't be too frightened or stubborn to make changes.
5. **Be persistent.** A task will only get done if someone keeps working until each task part is finished.



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Making a **time schedule** for our activities and following it as closely as possible gives a special power to the "doing stage" of getting a task done.

A schedule gives a complete and specific view of what has to be done. It allows you to make more efficient use of your time. There is no time wasted trying to figure out what you are supposed to do next.

Having a time schedule also helps you feel more relaxed and confident. You can plan ahead and avoid the stress of not getting things done on time.

Managing your time also means that it is easier to be flexible. When changes in one task or activity have to be made, avoid conflicting with another activity. Or when something comes up suddenly that you would like to do, schedule it in a time when you are not busy. Control your schedule so that you can accomplish what is important.

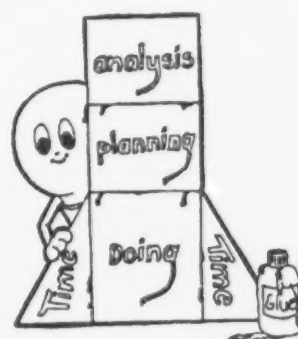
DO ASSIGNMENT SHEETS 7 AND 8.

#7: Stage 4--evaluation

Evaluation is similar to the guidance system on a rocket: it keeps you on the right course and on target.

Final evaluation comes at the end of a task. It tells you if the task purpose has been met and shows whether or not the task needs redoing. Evaluation also lets you know about areas in which you do well and those areas where you need to improve.

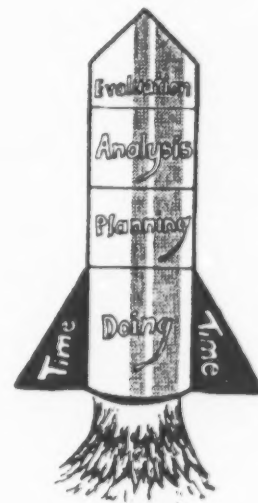
There are many different ways to evaluate how you are doing. One way is from the reactions of other people.



Another method of evaluation comes from within. How much pride and self-satisfaction you feel when a task is finished helps you know how well you have done.

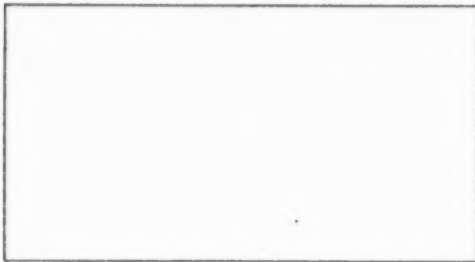
Pre-tests and post-tests are evaluation tools that are used for tasks that can be seen or measured. You can be tested by others, or you can test yourself.

DO ASSIGNMENT SHEET 9.

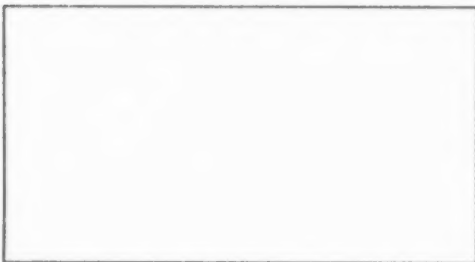


Assignment Sheet 1: Job Goals

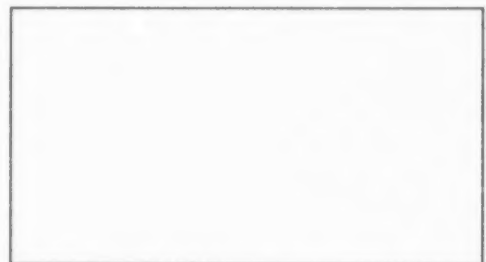
Directions: Long-term goals are often made up of many short-term goals. Pick a long-term personal goal and decide what short-term goals are needed to complete it.



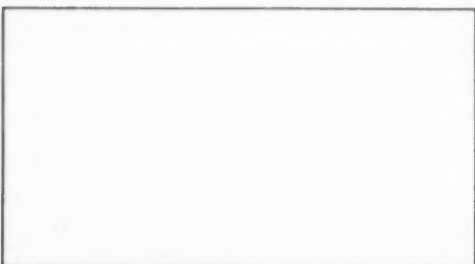
Short-term goal



Short-term goal



Long-term goal

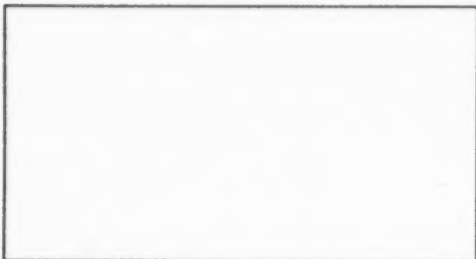


Short-term goal

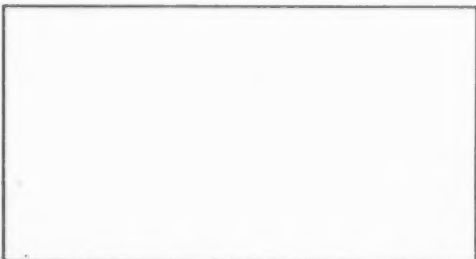
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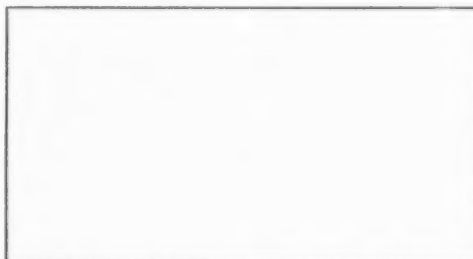
Directions: On this page, do a similar goal-setting activity for an occupation you are considering.



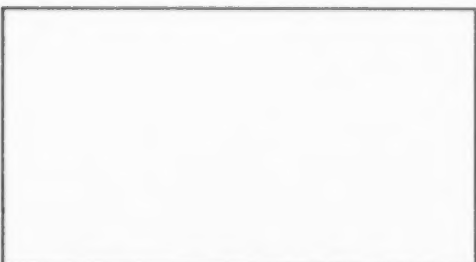
Short-term: summer work or experience



Short-term: school courses



Long-term goal



Short-term: reading, research topics

Assignment Sheet 2: Short-Term and Long-Term Goals

Directions: Listed below are some examples of short-term and long-term goals. If the goal is short-term (takes less than a month), write an S on the blank. If the goal is long-term, write an L on the blank.

- _____ 1. Becoming a secretary
- _____ 2. Taking a math assessment
- _____ 3. Getting homework finished
- _____ 4. Graduating from high school
- _____ 5. Developing a resume
- _____ 6. Taking good notes
- _____ 7. Completing college or vocational training
- _____ 8. Keeping a daily journal

Directions: Activities you do daily can help you achieve long-term goals, or they can be just random events leading to no where in particular. Begin planning your long-term goals by answering these questions.

9. How old will you be in five years? _____

10. What do you see yourself doing in five years . . .

As a worker?

As a family member?

As a consumer?

11. What are some short-term goals that will help you achieve that five-year vision?

As a worker?

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As a family member?

As a consumer?

12. How old will you be in 10 years? _____

13. What do you see yourself doing in 10 years . . .

As a worker?

As a family member?

As a consumer?

14. What are some short-term goals that will help you achieve that 10-year vision?

As a worker?

As a family member?

As a consumer?

Assignment Sheet 3: Survival

Directions: Planning can be very important--our lives may depend on it. In this group activity, use your imagination to explore the planning process.

Part A: Imagine it.

All the students and the teacher in your class have won a free two-week vacation in the Caribbean. However, on the way there, the small plane you are flying in is blown off course by a storm. The storm also causes engine damage, so the plane has to crash-land on a deserted tropical island.

The plane cannot fly and the radio will not work. The pilot is hurt in the crash. He feels alright as long as he stays lying down. When he tries to stand, though, he becomes dizzy and faints. Your teacher's leg is also hurt, but not seriously. It was sprained badly and is beginning to swell. Everyone else is fine.

The pilot is familiar with the island where you are. There are no other people living here, but a supply plane is scheduled to fly overhead in two weeks.

Everyone tries not to panic, even when a search reveals that you have only the following food and drink: three chocolate bars, two small bags of potato chips, a package of gum and twenty-four cans of cola.

HOW WILL YOU SURVIVE?

(Turn the page after brainstorming for a few minutes.)

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Plan for survival

Goal: survival

What do you need to do to survive?

--	--	--	--

What will you do? How will you do it?

--	--	--	--

Who will do it?

How will you handle classmates who don't do their jobs?

Directions: Answer the questions as honestly as possible.

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Assignment Sheet 4: How Realistic Am I?

Directions: Mark the blank that best describes you.

1. My plans and goals are realistic . . .

_____ Most of the time
_____ Not very often
_____ Not at all

2. When I try to make realistic plans and goals, my biggest problem is in . . .

_____ Deciding my capability
_____ Deciding what is really important to me
_____ Managing my time
_____ Getting encouragement
_____ Finding a way to tell if I am succeeding

3. How do you think the problems in No. 2 can be changed?

Assignment Sheet 5: Analyze Your Task

Directions: Complete this task analysis chart by filling the boxes with your ideas.

Task: Give a party				
Purpose:	Smaller parts:	Time:	Need help?	Who: <i>your class</i>

Assignment Sheet 6: Plan Your Task

Part 1 directions: Fill in the chart with your ideas.

Task: Give a party

	How and when	What and where	Who
Task part #1			
Task part #2			
Task part #3			
Task part #4			
Task part #5			
Progress			

Part 2

Task: Give a party

Your task part:		
Who:	How:	When:
What:	Where:	Progress:

Assignment Sheet 7: How Are You Doing?

Directions: Mark your progress by putting a check on the line that best answers the question.

1. My group is doing:

☐ Terrific ☐ Good ☐ OK ☐ Not enough ☐ Terrible

2. How did you prepare for your job in the group?

☐ More than enough ☐ Enough ☐ Not enough ☐ Not at all

3. Do you have a positive attitude about what you are doing?

☐ All of the time ☐ Most of the time ☐ Some of the time ☐ Never

4. How often did you check your progress?

☐ Often ☐ Some of the time ☐ None of the time

5. Are you flexible? Can you make changes when necessary?

☐ Yes ☐ Usually ☐ No

6. Are you persistent? Do you keep on trying until your job is done?

☐ Yes ☐ No

Assignment Sheet 8: Plan Your Time

Directions: Make a schedule of what you plan to do with your time tomorrow. At the end of the day tomorrow, check to see how well you were able to follow your plan.

5:00 a.m. _____	5:00 p.m. _____
5:30 _____	5:30 _____
6:00 _____	6:00 _____
6:30 _____	6:30 _____
7:00 _____	7:00 _____
7:30 _____	7:30 _____
8:00 _____	8:00 _____
8:30 _____	8:30 _____
9:00 _____	9:00 _____
9:30 _____	9:30 _____
10:00 _____	10:00 _____
10:30 _____	10:30 _____
11:00 _____	11:00 _____
11:30 _____	11:30 _____
12:00 noon _____	12:00 midnight _____
12:30 p.m. _____	12:30 a.m. _____
1:00 _____	1:00 _____
1:30 _____	1:30 _____
2:00 _____	2:00 _____
2:30 _____	2:30 _____
3:00 _____	3:00 _____
3:30 _____	3:30 _____
4:00 _____	4:00 _____
4:30 _____	4:30 a.m. _____

Assignment Sheet 9: Evaluating Your Task

Directions: Complete this task evaluation chart by filling in the boxes with your ideas about how to tell if the party was a success.

Task: Give a party

Task purposes:			
Evaluation	Evaluation	Evaluation	Evaluation

Lesson 6 Review

1. Describe three of your short-term goals.

a.

b.

c.

2. Describe three of your long-term goals.

a.

b.

c.

Directions: For questions 3-7, mark "T" in the blank if the situation uses trial-and-error. If the situation uses the planning method, mark "P" in the blank.

3. ____ Doing what you feel like, when you feel like it

4. ____ Taking courses to prepare you for a career

5. ____ Learning about dogs so you can take care of your new puppy

6. ____ Doing your homework five minutes before it is due in class

7. ____ Applying for a job that fits your interests and skills

8. List two rewards of planning.

a.

b.

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9. There are five questions that you should ask yourself to see if your plans and goals are realistic. List at least two of those five questions.

a.

b.

Directions: Put the four stages of getting a task done in the correct order. Describe in your own words how to do each stage.

Task planning

Evaluation

Task analysis

Task doing

Stage

Description

10. _____

11. _____

12. _____

13. _____

Directions: Answer the questions below in your own words.

14. Why is it important to plan how to get something done?

15. Why is it important to manage your time?

TO THE INSTRUCTOR

Lesson 6: Goal-setting, planning and accomplishing tasks

Learner Outcomes

- #1. Give examples of short-term and long-term goals.
- #2. Contrast the trial-and-error method and the planning method of getting something done.
- #3. Describe benefits of using planning as a way of reaching realistic goals.
- #4. Describe *task analysis* as the first stage of getting a task done.
- #5. Describe *task planning* as the second stage of getting a task done.
- #6. Describe how time management affects *task doing* (the third stage of getting a task done).
- #7. Give examples of *task evaluation*, the fourth stage of getting a task done.

Materials and Resources

Student workbooks

Student file folders and portfolios

Overhead projector

(Optional) Money to pay for party decorations and food

Assignment Sheet 1: Job Goals

Assignment Sheet 2: Short-Term and Long-Term

Assignment Sheet 3: Survival

Assignment Sheet 4: How Realistic Am I?

Assignment Sheet 5: Analyze Your Task

Assignment Sheet 6: Plan Your Task

Assignment Sheet 7: How Are You Doing?

Assignment Sheet 8: Plan Your Time

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Assignment Sheet 9: Evaluating Your Task
Transparency Master 1: Ways of Reaching a Goal
Lesson 6 Review

Suggested Activities

(Outcome 1)

- * Re-emphasize the two purposes of this course: (1) to help students set occupational goals and (2) to learn how to plan to reach those goals. Indicate that goal-setting and planning are related to broad decision-making skills.
- * Discuss the psychological effects of having something to aim for and direct their energies toward. Discuss how goal-setting should be an ongoing process throughout life. Once a goal is reached, another should be set so that a person is always striving to meet a challenge.
- * Guide the students through Assignment Sheet 1, discussing how goals they set for themselves now can relate to their job goals in the future.

(Outcome 2)

- * Show Transparency 1 as a means of introducing two different ways of reaching a goal. Discuss how these methods can become habits that influence the way we approach all of our goals, both short-term and long-term.
- * Have students do Assignment Sheet 2 individually.

(Outcome 3)

- * After reading in their manuals, have students read Assignment Sheet 3, Part A. In this activity, they will use their imaginations to learn more about the planning process.
- * Take the class through the planning process for survival. Guide the students in brainstorming ideas. Be sure that everyone has a job from the list that is generated.
- * Direct students to turn to Assignment Sheet 3, Part B. They are to answer the questions as honestly as possible.
- * Have students turn to Assignment Sheet 4 and complete the self-evaluation form. Indicate that consistently setting goals beyond reach will quickly lead to

discouragement. Encourage students to seek help from you, the counselor or another teacher if this is an area they are concerned about.

(Outcome 4)

- * Discuss with the students how exploring jobs and learning how to make decisions, set goals and create plans are not very helpful unless they are willing to act upon what they have learned. This brings us to task accomplishment (or getting things done).
- * Indicate to the students that they will learn about task accomplishment from their manuals and from experience. Introduce the idea of giving a party. If you have already made the arrangements, tell the class where, when and for whom the party is to be held. (If you have not made arrangements yet or if you have additional time and the class seems receptive to this activity, allow the students to vote for whom they would like to give the party.) The task is to give a party. Now they need to go through four stages to accomplish that task (analysis, planning, doing, evaluation).

Make the students aware that planning a party could help prepare them for planning other things in the future. Some will need to plan conferences, social gatherings for the job, community or home.

- * Have students use Assignment Sheet 5 to analyze the task (party).
- * Use parliamentary procedures (VICA) to accomplish tasks fairly.
- * Have students compare the trial-and-error method with the planning method. Describe a time when you used trial-and-error to get something done. Describe a time when you used planning to get something done. Which method do you use more often? Why do you use it more often?
- * Arrange transportation for the class to where the party will be held. If it is impossible to take your class, arrange to get the party decorations, treats, etc. to where they need to be.
- * Arrange for funds (PTA, donations, popcorn sale) to pay for party decorations, treats or the materials and ingredients to make them. Or, have students donate materials and ingredients to make decorations and treats. (As a class project, home economics classes might make food and craft decorations to be used for the party.)

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(Outcome 5)

- * Have students turn to Assignment Sheet 6 and read the directions together. Students are to do Part 1 of this sheet individually. Consolidate their ideas. Divide the class into task groups and have them complete Part 2 of Assignment Sheet 6 in the group. Later, consolidate the information for class discussion.
- * After the class plans the party, prepare a grocery list, compare prices and purchase food. Discuss whether to shop at more than one store or to bring items from home.
- * When planning materials or the money and means to get materials, it might be a good idea make the rule that all money transactions (buying, etc.) go through the instructor.

(Outcome 6)

- * Discuss the various steps in task-doing; use specific examples. Discuss their progress in preparation for the party. Support students with your assistance when it is needed.
- * Have students complete Assignment Sheet 7.
- * Discuss the various effects of time management.
- * Discuss whether students plan the use of their time. Brainstorm various "time-plan" techniques.
- * Have students complete Assignment Sheet 8.
- * Discuss the final preparation for the party. Also discuss ways they should interact with persons at the party. Indicate that they each should choose one person at the party and concentrate on making that person feel good about himself or herself.
- * Give the party. Have fun; feel proud of your class (and tell them so).

(Outcome 7)

- * Discuss different forms of evaluation that the students have experienced.

- * Have students turn to Assignment Sheet 9 and read the directions together. Students are to do this page individually. When they are finished, consolidate their ideas.
- * After the party, evaluate the success of the task.

Other Activities

- * Use Assignment Sheet 8 as a daily planner. Provide extras, if students need them. Have the students plan what they will do during the next day. At the following class session, return their daily planners and have them evaluate how well they have stuck to their plans.
- * Set up a weekly calendar and duplicate one for each student. Have students set short-term goals for each day of the week. Remind them to include meetings, job deadlines, homework deadlines, chores at home and whatever else is important to them. Evaluate at the end of the week how well they were able to accomplish their goals.
- * Have students outline what they would do if they had to teach a first-grader how to read. They should write out their long-term goals step-by-step in the following manner:
 - a. Goal 1 (how, when, where and using what)
 - b. Goal 2 (how, when, where and using what)
- * Role-play the survival activity. Additional interest can be added by using props, costumes, a tape of wild bird calls, etc.
- * Help students create an extensive bulletin board entitled "Getting Your Homework Done." Have them take the task of homework through the entire sequence of task accomplishment.
- * Invite a variety of workers (executive, farmer, homemaker, salesperson, etc.) to speak to the class about the importance of time management on the job.
- * Have students list all the tasks they do in one week. Then have them draw lines to divide a sheet of paper into seven parts, labeling each part with a day of the week. Instruct them to sort their tasks according to what they do when. They should note on the paper which is their "heaviest" day and which is the "lightest"

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day. Discuss how they feel on those days (pressured, relaxed, etc.). Explore any possibilities of rescheduling tasks so that they would be spread more evenly throughout their week.

Answers to Assignment Sheet 1

Answers will vary. Check for completeness.

Answers to Assignment Sheet 2

1. L

5. S

2. S

6. S

3. S

7. L

4. L

8. S

9-14. Answers will vary. Check for completeness.

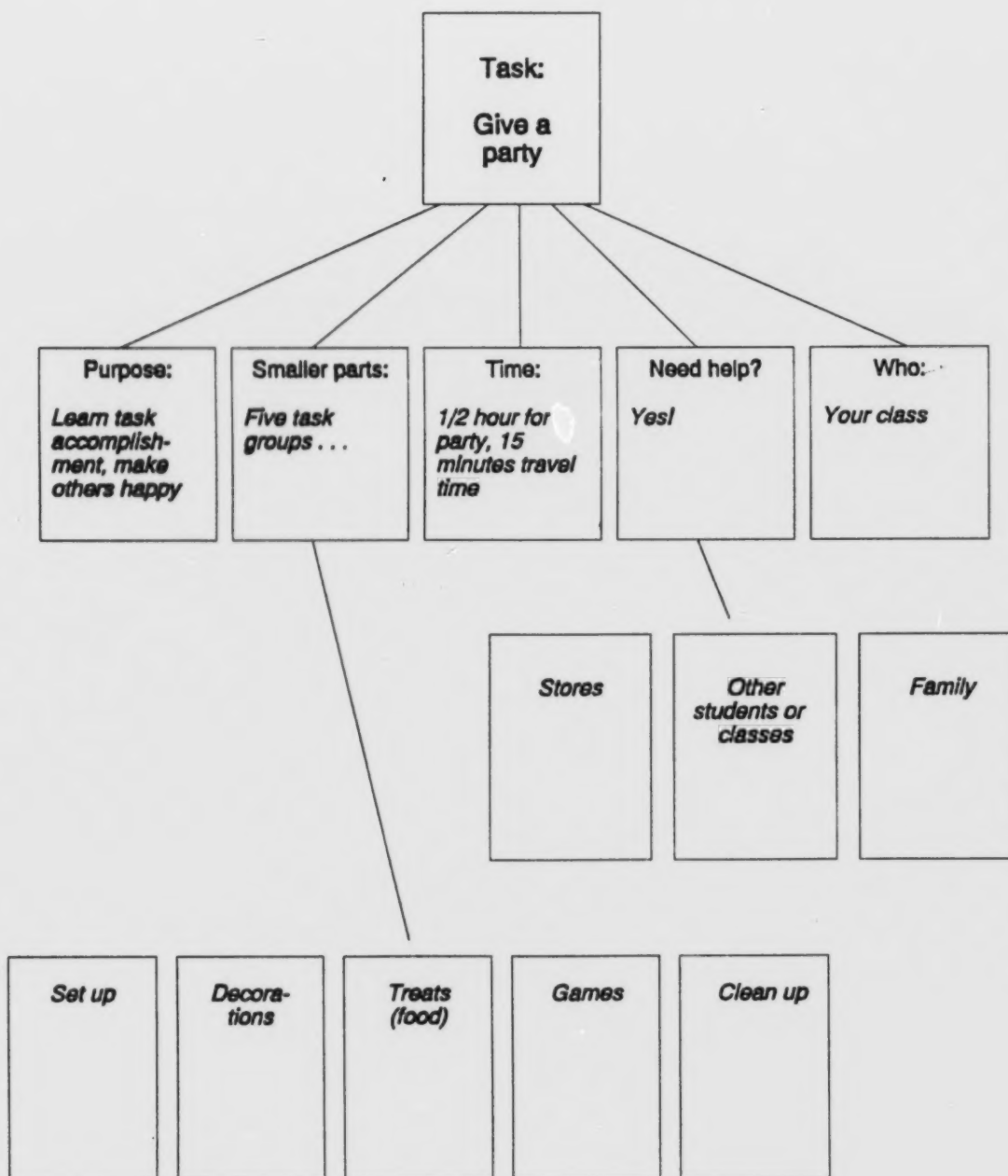
Answers to Assignment Sheet 3

Answers will vary. Complete Part A as a group. Have students complete Part B individually.

Answers to Assignment Sheet 4

Answers will vary.

Possible Answers to Assignment Sheet 5



Answers to Assignment Sheet 6

Answers will vary based upon answers to Assignment Sheet 5.

Answers to Assignment Sheet 7

Answers will vary.

Answers to Assignment Sheet 8

Answers will vary.

Answers to Assignment Sheet 9

Answers will vary.

Answers to Lesson 6 Review

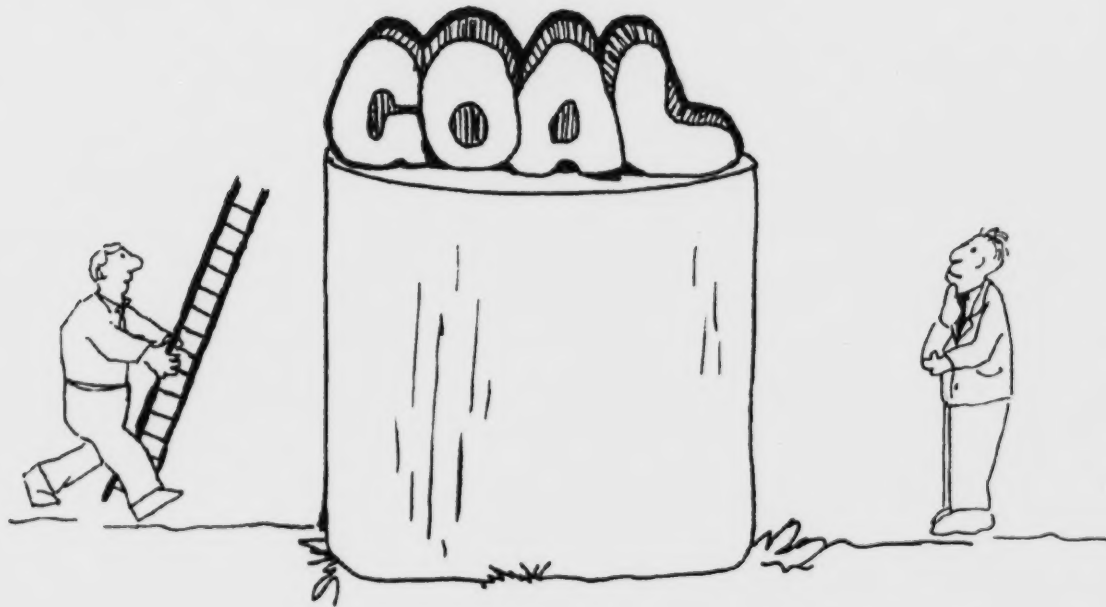
- | | |
|-----------------------|------|
| 1. Answers will vary. | 4. P |
| 2. Answers will vary. | 5. P |
| 3. T | 6. T |
| | 7. P |
8. a. After planning, people feel more relaxed and confident about reaching future goals.
b. Planning develops better quality jobs.
9. Possible answers:
- a. Am I really capable of doing this?
 - b. Is this really important to me?
 - c. Do I have enough time to get this done?

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- d. Will I be able to get encouragement from others?
 - e. Will there be a way to evaluate my progress; can I tell if I'm succeeding?
10. Task analysis is looking at all of the parts we have to do.
 11. Task planning is analyzing each task part in detail.
 12. Task doing is the process of doing the task and making a time schedule for getting the task done.
 13. Evaluation keeps one on the right course and tells if the task purpose has been met.
 14. Possible answer: Planning how to get something done helps one by taking less time when finishing a job, using materials more wisely, using less energy, using less money, and using less effort.
 15. Possible answer: Managing one's time makes you feel more relaxed and confident. It avoids stress of not getting things done on time. Also, managing one's time makes it easier to be flexible in scheduling activities.

Ways of Reaching a Goal



Easy way (planning ahead)

Hard way

Lesson 7: Health (Physical and Mental)

Learner Outcomes

- #1. Describe ways that health and appearance can make a difference in a career.
- #2. List ways of taking care of yourself when sick.
- #3. List things you can do to stay healthy.
- #4. Demonstrate proper hand washing techniques.
- #5. List things that could damage your physical health.
- #6. Give examples of stress and stress overload.
- #7. Describe how stress can sometimes be positive.
- #8. List harmful ways of dealing with stress.
- #9. List positive ways of dealing with stress.
- #10. Explain how being able to change will help you cope with stress all through life.

#1: Looking good gets you places

How you look does not always show what you are like inside, but appearance can give hints as to how you feel about yourself.



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Appearance is affected by health (both mental and physical). If you eat healthy foods, exercise and get enough sleep, it will show in the way you look and act.

Looking your best doesn't mean that you must have new, fancy clothes. It does mean, however, that you have to be neat, clean and well-mannered. It is important to do the best you can with what you have.

Attention to detail is important. When checking appearance, look at these things:

Posture	Hair
Muscle tone	Cleanliness
Weight	Clothes
Eyes	Manners

All of these things give other people an impression of what you are like. Fair or not, first impressions make a big difference in the decisions that others make about you. For example, the first impression made at a job interview can help an employer decide whether or not to hire you.

Impressions also affect co-workers. It might make a difference in how willing they are to help you learn about the job. Of course, health affects the way you do a job. If you don't take care of yourself, you may get sick, have trouble concentrating and make mistakes that can lead to bad job performance and/or accidents.

DO ASSIGNMENT SHEET 1

#2: Care when sick

When you are sick or in pain, get medical help. Usually this means going to doctor, dentist or another medical professional. Some medical people are in private practice

and have their own offices, while others work in public clinics.

Sometimes, health organizations will sponsor special clinics (such as dental school clinics, Planned Parenthood clinics, children's clinics). No matter where you go to find medical help, if the doctor prescribes any medicine, there are several rules that should be remembered:

1. Use your own medicines, not something prescribed for someone else.
2. Use fresh medicines. (If not sure of the expiration date, call the local pharmacy and ask about it.)
3. Read the directions carefully!
4. Don't mix medicines or drugs without your doctor's permission.



Find a doctor that you feel comfortable with *before* you get sick. First, get a list of qualified doctors in the area. Ask friends or relatives you trust to recommend someone.

Call the local hospital and ask for a list of doctors who practice there. Contact the health department for names or look in the telephone book. There might be a doctor where you work, as well.

Telephone the doctors you are interested in, especially those who are close to where you live. Ask questions about fees, health insurance through work and anything else that seems important.

Choose the doctor that best suits your needs. Make an appointment for a checkup or to fill out medical records.



DO ASSIGNMENT SHEET 2

#3: Staying healthy

Good health is often taken for granted--until you get sick. Keeping the body healthy and strong is one of the best gifts you can give yourself (and those who depend on you). Now, look closely at seven things you can do to keep healthy.

1. Eat balanced meals. Eating regular, balanced meals from a variety of foods gives the body the nutrients and energy it needs to keep growing and going.

2. Exercise regularly. An exercise program needs to be balanced, like meals. Experts recommend 30-60 minutes a day, five times a week. Vary exercises every few weeks to keep from becoming bored.

3. Keep regular sleep habits. The body uses up a large amount of energy to move, to feel and to keep going. Your body needs about eight hours of sleep to relax and recharge its energy levels.

4. Be safe, wherever you are. Many people are hurt or killed in accidents that could have been avoided.

Think safety. . . . Look for potential accidents around you; encourage others to be safe, too; accidents can happen to anyone.

Plan for safety. . . . Plan your work or play with safety in mind. Use only safe equipment, and protect yourself or others when needed.

Be safe. . . . Follow your instincts and walk away from possible unsafe situations. It takes a special kind of courage to keep from following what others around you are doing or daring you to do.



5. Be wise—immunize (and get checkups, too). Up-to-date immunizations protect you from diseases that can cripple or kill. Get a physical checkup every 1-2 years. In this way, any problems that might be beginning can be caught early and treated when it is easiest. It is also important to have teeth checked by a dentist every year.

6. Keep clean. Keeping clean helps you stay healthy and makes you more pleasant to be around (since bacteria growing on the skin causes body odor). Germs and bacteria that spread disease are often killed when you wash with soap and water.



Keep your clothes clean. (Dirty clothes are excellent places for germs to grow.) Brushing and flossing your teeth gets rid of germs and prevents cavities and gum disease.

Another part of being clean is to avoid other people's germs. Do not eat or drink from anyone else's food or glass. To avoid harmful bacteria, do not share personal items such as:

- * Food or gum that has been in someone else's mouth
- * Make-up or mascara (can cause skin problems and eye infections)
- * Toothbrushes (cause various gum diseases)
- * Shoes (fungal infections such as athlete's foot)
- * Hairbrushes, combs, picks, etc. (Remember, whatever is on that person's head, hair or brush will transfer to you.)

Do not get too close to a sick person's face. In the same way, when you are not feeling well, cover your mouth when coughing or sneezing. (And then wash your hands.)

Bacteria doesn't care if someone is a family member or good friend; it will still make you sick! Just because you can't see bacteria doesn't mean it's not there!

7. Dress for the weather. Overheating or overcooling the body can start you on the way to a cold. Wearing too much clothing is almost as bad as not wearing enough because you can get chilled from clothes that are damp with sweat.

Doctors recommend dressing in layers so that the thin, insulating layers of air between clothes will help keep you warm. Then, take off a layer at a time if you become too warm.

DO ASSIGNMENT SHEET 3

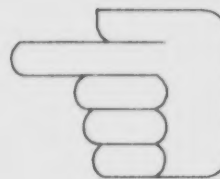
#4: Why hand washing is important

Hand washing is an excellent way to prevent the spread of germs that cause disease. Germs can be almost anywhere (on clothing, doorknobs, telephones, chairs, etc.). Some important times to wash your hands are:

- * Before and after using the rest room
- * Before and after eating
- * Before putting something in your mouth (lip balm, thermometer, etc.)
- * Before preparing food
- * After sneezing/coughing into your hands
- * After blowing your nose

Proper steps in hand washing are:

1. Turn on water; adjust temperature so it is comfortable for you. CAUTION: Do not touch controls during hand washing.



2. Wet hands thoroughly, including 2-3" above wrists.
3. Apply generous amount of soap to hands.
4. Scrub hands for at least 15 seconds. Wash palms, back of hands, wrists and between fingers.
5. Rinse wrists and hands well.
6. Dry hands well with paper towel or clean towel.
7. Turn off faucet with paper towel. NOTE: Do not touch faucet to turn off water; it is full of germs!
8. Discard paper towel.

DO ASSIGNMENT SHEET 4

#5: Unhealthy habits

Not following good health habits will cause you to tire and be sick more often. Following are some bad habits that can cause health problems.

Overeating: When people regularly eat more food than their bodies need, they can become overweight. The extra fat can clog up the blood vessels and make it extra hard for the heart to pump blood through the body.

Not eating enough: When people go on diets that do not include balanced meals, they are actually starving their bodies of the nutrients (protein, vitamins, minerals) that they need.

Two examples of serious eating disorders are:

* **Anorexia:** These people literally starve themselves to death by eating very little and then exercising vigorously over a period of time.

* **Bulimia:** The person may eat huge quantities of food (called bingeing), then force themselves to vomit to keep from gaining weight.

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Both of these eating disorders can cause very serious health problems and even death.

Using tobacco: People who use tobacco are asking for problems! Both smoking and chewing tobacco are extremely dangerous.

A few of the problems connected with tobacco use are cancer of tongue, cheeks, gums, lips, esophagus, larynx, lungs and throat; increased risk of breast cancer; bronchitis; emphysema; gum disease; ulcers; wrinkles and body odor.

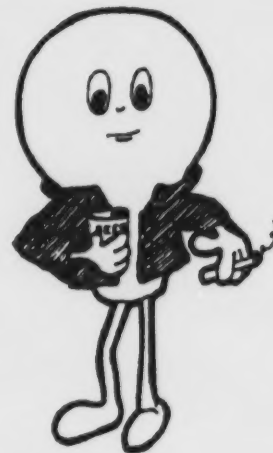
Mothers who smoke during pregnancy have a greater risk of smaller babies or babies born dead. Each time a pregnant woman inhales a cigarette, the babies heart actually *stops beating* for a few seconds.

Using tobacco also affects job performance. Smokers are absent from work more often than non-smokers. Smokers are also sick 17% more often.

Using drugs: There are many different kinds of drugs, but they have similar effects on the body. Like the drug alcohol, other drugs also get to the brain quickly and affect thinking, emotions and coordination. Since many chemicals stay in the body for a month or more, this can cause problems with learning or working.

Drugs also can harm the way the body grows--either the body of the user or the body of the unborn child. ("Crack babies" are a tragic example of this.) Regular use of drugs can cause the body to develop a tolerance, which means it needs more and more to get the same effect.

Using alcohol: When a person has an alcoholic drink, the alcohol goes through the digestive system into the blood



stream and gets to the brain quickly. It slows down the brain, especially the areas that control thinking, feelings and motor skills. This affects everything from thinking to driving.

People who drink can have serious problems, such as:

- * Car accidents (Alcohol-related car crashes are the #1 cause of death of teenagers.)
- * Poor decision making
- * Family violence
- * Weight gain
- * Smaller babies or birth defects (such as Fetal Alcohol Syndrome)
- * Lost time from work (Alcoholics are absent 2 1/2 times more than non-alcoholics.)

Learn all the facts about these habits and remember that it is your right to say "no" to something that can hurt your body and mind.

DO ASSIGNMENT SHEET 5

#6: Stress: challenge or threat?

Being stressed is when we are feeling pressured. Anything that makes you feel tense or strained is stress. Feeling tense or pressured now and then is normal.

Life is full of stress. Childhood stresses were learning to walk, getting along with other children or being separated from your parents. Now, you have to deal with such things as tests, peer pressure and becoming an adult.

Future stresses might include job interviews and not getting the job you really want. Once employed, you may face many other stressful situations, such as personality conflicts



(with co-workers or the supervisor), disagreement over a promotion, job loss or relocation (moving).

People who do not know how to handle stress or who are under too much stress feel out of control. They experience warning signs that can be physical or emotional. Not coping well with stress can cause problems such as headaches, neck aches, digestive problems, nail biting, overeating, not eating enough, tiredness, high blood pressure and ulcers.

DO ASSIGNMENT SHEET 6

#7: Positive stress

How you handle stress is important. Sometimes being under stress can help you concentrate your thoughts, be creative and successfully answer a challenge. Therefore, stress can be positive. Positive stress is important in the lives of:

- | | |
|--------------|-----------------|
| * Athletes | * Doctors |
| * Performers | * Paramedics |
| * Lawyers | * Fire fighters |

Everyone experiences both positive and negative stress. Stresses can be small (like trying to get homework done on time) or they can be serious (like being in a car accident).

Some stresses can be hard to deal with, especially if you feel your self-esteem (self-worth) is in danger.

With low self-esteem, stress will seem like a road-block keeping you from doing what you want to do. With high self-esteem, however, stress will seem more like a detour sign--a challenge to find some other way to do what you want to do.

Often, emotions reflect whether you feel challenged or threatened. You can be excited at taking a detour or feel angry, frightened and frustrated. It's your choice.

#8: Harmful reactions to stress

People respond to stress in many ways.

- * They may deny that there is anything wrong.
- * They may run away.
- * They may hold their feelings inside until they have an emotional explosion.

When they finally let their feelings out, they may hurt themselves or others.

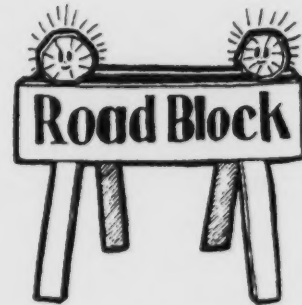
When something upsetting happens and you respond by hurting yourself or someone else, look closely at how you would like to act the next time something upsetting happens. Think about the situation, imagine it happening and mentally practice a better response.

Sometimes people choose ways to cope with stress that can hurt themselves or others. Many times they choose these ways because they make a quick decision and do not think carefully about the consequences of their actions.

#9: Positive reliefs to stress

Uncontrolled stress can cause you to be depressed, moody, negative, angry or anxious. If this happens, it usually means that you need help from someone you can trust, such as:

- | | |
|------------------|---------------------------|
| * Parents | * Counselors |
| * Teachers | * Pastor, priest or rabbi |
| * Social workers | * Doctors |



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Most communities have hot-line numbers listed in the telephone book that anyone can call to get help.

Since how you react to stress is connected to self-esteem, remind yourself of your worth. Review what you like about yourself, the things you can do well, how you are special to others and what makes you unique.

These five ideas help relieve negative feelings (anger, fear, panic, etc.) during stressful situations.

1. Switch to a different activity.
2. Do relaxation exercises.
3. Talk about the stress to someone you trust.
4. Do something nice for someone else.
5. Use positive thinking.



More ideas are listed on Handout 1. Remember, only you can choose your state of mind.

DO ASSIGNMENT SHEET 7

#10: Change--you can count on it

About the only thing that is constant is change itself. From the moment you were born, you have been changing; life around you changes, too. Your body changes. You might be limited in some ways, but as you grow, you can often do more things. Changes occur in how you control feelings and actions, in how you think and learn, and in how much you know and remember.

Life roles (family member, worker and so on) also change and expand. Within those roles, your needs and interests can change. As you grow older, you learn more about choices and what to do if choices don't succeed.

Being flexible (willing to adjust to what happens) helps you handle changes. Accepting changes that you cannot control and learning to live with a positive attitude will help you lead a happier life.



Not all changes are beyond your control. Sometimes you choose to change yourself. First, learn all you can about why and what you want to change. Read, listen or ask other people questions.

To deal with life changes successfully, be like a piece of elastic that will stretch when pulled, instead of like a piece of string that breaks.

Remember, change and stress are not necessarily unpleasant. Be flexible. Practice managing change and stress so you come out a winner!

DO ASSIGNMENT SHEET 8

Handout 1: Stress Relief

Some of the simplest ideas can bring us the most relaxation. . . .

- * Look around you; even on the coldest winter day, beauty can be found.
- * Our own attitudes can change when we put on a different outfit, wear cheerful colors or make ourselves smile.
- * Notice the way a sunbeam comes through the branches of a tree or through the glass of a window.
- * Watch an insect, bird, squirrel or other animal closely. Don't bother it; just watch it going about its business. Let yourself relax and enjoy the experience of appreciating another living creature. You are important and so are they.
- * Spend time outside viewing nature, anytime of year. Many people find it refreshing to spend time in a park or on a hiking trail, away from others. Take time to enjoy being part of nature.
- * Play with a pet. Pets can make you laugh and feel loved. Laughter and love are very healthy.
- * Play with a child. They, too, can make us laugh and feel loved, and it will help them feel good, too.
- * Lay on your back on the ground and watch the sky. Sometimes, looking up and around helps put our worries into perspective.
- * You can find beauty everywhere; you just have to be open to seeing it.
- * Spend time relaxing with people you love (grandparents, parents, friends, aunts, uncles, cousins). Remember, while being with them makes you feel better, being with you can make them feel better!
- * Take time to be nice to yourself.

Assignment Sheet 1: Grooming Self-Assessment

Directions: Read the questions below and answer them honestly. This is a self-assessment. (It does not get turned in to your teacher). It should help you think about your own appearance and if you need to improve in any area.

1. Do you usually have clean hair?
2. Do you wash every day (including face, underarms and "private parts")?
3. Do you usually wear clean clothes?
4. How often do you brush your teeth during the day?
5. During the day, at what times do you usually wash your hands?
6. Do you eat or drink after other people? _____ If so, whom?
7. Do you cover your mouth when you cough or sneeze?
8. If/when you chew gum, do you keep your mouth closed?
9. While you are chewing food, do you keep your mouth closed?
10. What did you wear to school yesterday?
11. Were your clothes appropriate for the weather, the setting and your activities?
12. Do you usually greet people with a smile?
13. Do you try to be pleasant, even when something is bothering you?
14. Do you usually try to treat people the way you like to be treated?
15. Do you stand straight and look people in the eye when speaking to others?
16. What can you do to improve your appearance and general image?

Assignment Sheet 2: Prescription Checkup

Directions: Carefully read the prescription label below, then answer the questions about it.

American Pharmacy		
1145 Medicine Street	ph. 555-1938	
St. Louis, MO 63017		
No. 182083 / Dr. Early		
Honey Stotler		
Give Honey 1/3 teas. twice daily with food		
Prelone Syrup	Keep refrigerated	
Muro		
sto2320	Qty 100	Refill
2/26/93	RPH LSR/	CALL

CAUTION: This medication may cause marked drowsiness for 1-2 hrs. after ingestion.

Do not take any medications containing aspirin while taking this medication.

Any allergic reaction to this medication (such as nausea, dizziness or itching) should be reported to your physician immediately.

CAUTION: Federal law prohibits the transfer of this drug to any person other than the patient for whom it was prescribed.

1. Who is this prescription for?
2. When was this prescription filled?
3. How much medicine is the patient to take at one time?
4. How many times a day is the patient to take this medication?
5. What is the name of the medicine?
6. If the patient needs a refill (more medicine), what should she do?
7. What does the law say about letting someone else use some of this medicine?
8. Can this medicine be taken before breakfast in the morning? _____ Why or why not?
9. How long should this person wait to drive a car after taking this medicine?
10. What are some symptoms of an allergic reaction to this drug?

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11. What should the patient do if these symptoms occur?
12. What kind of medication should the patient avoid while taking this prescription?
13. Where should this be stored?
14. What pharmacy filled this prescription?
15. How many doses are in this container?
16. What is the prescription number?
17. What is the doctor's name who prescribed this?
18. What is nausea?

Directions: Use the telephone book to look up the names, addresses and phone numbers of two doctors and two dentists in your neighborhood. Use street maps to check that these doctors and dentists are close to your home.

DOCTORS

Dr.	Dr.
Address	Address
Phone #	Phone #

DENTISTS

Dr.	Dr.
Address	Address
Phone #	Phone #

Assignment Sheet 3: Health Assessment

Directions: See how you are doing in staying healthy. Answer the questions and see which areas are OK and which need work.

1. List your 10 most favorite foods:

a.	e.	h.
b.	f.	i.
c.	g.	j.
d.		
2. How many glasses of water do you usually drink every day?
3. Do your meals usually include breads, cereal, fruits, vegetables?
4. Do you limit your intake of fatty foods?
5. What foods (or combination of foods) can you eat instead of meat and still be healthy?
6. Do you eat foods with starch and fiber, such as breads, cereals, vegetables and fruits?
7. Do you add sugar to food or drinks?
8. Do you often eat foods high in sugar? (candy, ice cream, cookies, sugary desserts)
9. Do you often eat salty foods? (snack crackers and chips)
10. Do you often add salt to your food? _____ If so, to what?
11. How would you describe your eating habits?
12. What kind of exercise did you get yesterday?

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13. Do you have a regular exercise program? _____ Explain.
14. Do you exercise at least five days during the week?
15. Do you exercise for at least 30-60 minutes each time?
16. Do you do aerobic exercises? (walking, relaxed swimming, slow jogging or bike riding)
17. What kind of physical shape are you in? _____ Explain.
18. How many hours of sleep did you get last night?
19. How many hours of sleep do you usually get each night?
20. If you don't usually get eight hours of sleep, what can you do about it?
21. Do you usually sleep well at night? _____ If not, why?
What can you do to improve the situation?
22. Do you feel rested and relaxed when you wake up?
23. How would you describe your sleeping habits?
24. How can you "think safety" at home?
25. How can you plan for safety when at work or school?
26. How can you plan for safety when playing a sport?
27. How can you act safely when out with friends?
28. Have you had all your immunizations?
29. How long has it been since you were examined by a doctor?

Assignment Sheet 4: Hand Washing**Equipment:**

Soap and water
Paper towels

Wastebasket
Hand lotion

Check if the student did the following:	Yes	No
1. Turn on water; adjust temperature so it is comfortable. CAUTION: Do not touch controls during hand washing.		
2. Wet hands thoroughly, including 2-3" above wrists.		
3. Apply generous amount of soap to hands.		
4. Scrub hands for at least 15 seconds. Wash palms, back of hands, wrists and between fingers.		
5. Rinse wrists and hands well.		
6. Dry hands well with paper towel or clean towel.		
7. Turn off faucet with paper towel. NOTE: Do not touch faucet to turn off water; it is full of germs!		
8. Discard paper towel.		

Assignment Sheet 5: Checking for Unhealthy Habits

Directions: Read and answer questions below.

1. Do you think you eat too much?
2. Do you think you eat too little?
3. Do you think you are overweight?
4. Do you think you are underweight?
5. Do you use tobacco?
6. Do you use alcohol?
7. Have you ever used drugs other than ones prescribed by your doctor?

If so, why?

8. Are you happy about the way you are caring for your body?

Why or why not?

9. Are there any habits that you would like to change? _____ If so, what?
10. Where can you go for help in learning how to change these habits?
11. Is it hard for you to think for yourself and make your own decisions?
12. Is it hard for you to say "no" to friends when they ask you to do something you don't want to do?

Here are a few ways to say no:

- * I'm not in the mood.
- * I can't; my parents check me out when I get home and can tell.
- * No thanks.
- * My grades are bad enough! If I get high/drunk, I'll really bomb!
- * No thanks, I'm driving.
- * I'm into sports, and smoking/drinking/drugs will hurt my performance.
- * I'm into health and taking care of myself. My goal is to live to be a healthy 100 years old!

13. See how many more you can come up with.

Assignment Sheet 6: This Makes Me Tense!

Directions: Sometimes it is hard to identify what makes us feel tense or "stressed". List below six things that happen which result in your feeling angry, frightened, frustrated or anxious. Then describe how you usually act or feel when you experience these stresses. What could you do to help yourself feel better?

Things that are stressful to me	How my body reacts	How my emotions react	What I can do to feel better
1.			
2.			
3.			
4.			
5.			
6.			

Assignment Sheet 7: I Like Being Me**Directions:**

1. Decorate a box, jar or other suitable container.
2. On slips of paper, write down good things about yourself. Put them in your container.
3. Write at least two good things about each person in your class and give to them so they can put those in their containers.
4. Whenever you do something good or something happy, good or funny happens to you, write a short note describing what happened and when. The note should be long enough to remind you of the event. Put the slip of paper in your container.

Whenever you start feeling "down" about yourself, go some place and dump out your slips; read every single one. You can also do this with another person you trust or a group of friends--it can help you and your friends appreciate yourselves and each other.

Here are some ideas for your "I like being me" box to help you get started; use your imagination!

- * You improved your grades.
- * You told someone how nice they looked or what a good job they did.
- * You turned your library books in on time.
- * You didn't yell or curse at someone, but talked it out instead.
- * Someone compliments you on how you look or something you've done.
- * You help someone.
- * You picked up trash that wasn't yours.
- * You let someone else go first.
- * Others wanted you to do something you knew was not smart; you stood up for your beliefs and refused to be a blind follower.

Assignment Sheet 8: Changes

Directions: Write short answers to the following questions.

1. How do children usually act when they are angry or upset?
2. Since we are no longer children, how should we act when we are angry or upset?
3. What changes have happened to you within the past year?
4. Are those changes positive or negative?
5. What changes do you expect or hope to experience within the next year?
6. What changes do you expect or hope to experience within the next five years?
7. What changes have occurred in your community within the past year?
8. What changes have occurred in this country in the past five years?
9. What changes have occurred internationally in the past five years?

Lesson 7 Review

1. List three things that can help you look your very best.
 - a.
 - b.
 - c.
2. Describe two ways that your health and your appearance can make a difference in your career.
 - a.
 - b.
3. List three things you can do to be physically healthy and feel your best.
 - a.
 - b.
 - c.
4. List two things that could damage your physical health.
 - a.
 - b.
5. List two things that could cause you stress at the age you are now.
 - a.
 - b.

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6. List two things that could cause you stress in a future job.
 - a.
 - b.
7. Describe three warning signs of having too much stress.
 - a.
 - b.
 - c.
8. How can stress be positive in your life?
9. List two ways of dealing with stress that can hurt you or others.
 - a.
 - b.
10. List three positive ways of dealing with stress.
 - a.
 - b.
 - c.
11. How does being flexible help you in life?

TO THE INSTRUCTOR

Lesson 7: Health (Physical and Mental)

Learner Outcomes

- #1. Describe ways that health and appearance can make a difference in a career.
- #2. List ways of taking care of yourself when sick.
- #3. List things you can do to stay healthy.
- #4. Demonstrate proper hand washing techniques.
- #5. List things that could damage your physical health.
- #6. Give examples of stress and stress overload.
- #7. Describe how stress can sometimes be positive.
- #8. List harmful ways of dealing with stress.
- #9. List positive ways of dealing with stress.
- #10. Explain how being able to change will help you cope with stress all through life.

Materials and Resources

Student guides

Student file folders and portfolios

Telephone books (Assignment Sheet 2)

Local area maps (Assignment Sheet 2)

Small boxes, jars or coffee cans with lids, one container per student (Assignment Sheet 7)

Craft supplies, scissors and strips of paper (Assignment Sheet 7)

Handout 1: Stress Relief

Assignment Sheet 1: Grooming Self-Assessment

Assignment Sheet 2: Prescription Checkup

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Assignment Sheet 3:	Health Assessment
Assignment Sheet 4:	Hand Washing
Assignment Sheet 5:	Checking for Unhealthy Habits
Assignment Sheet 6:	This Makes Me Tense!
Assignment Sheet 7:	I Like Being Me
Assignment Sheet 8:	Changes
Lesson 7 Review	

Suggested Activities

(Outcome 1)

- * After the class has read and discussed this section, have students do Assignment Sheet 1 individually. Hold class discussion, with students keeping their own papers as private self-assessments.

(Outcome 2)

- * Have students do Assignment Sheet 2 individually. Go over answers to the first part as a class; students can correct their own papers. Students can keep the second part for their own reference.

(Outcome 3)

- * After the class has read and discussed this section, have students do Assignment Sheet 3 individually. Hold class discussion of answers to Assignment Sheet 3. Have students keep Assignment Sheet 3 as a private self-assessment.

(Outcome 4)

- * If a sink is available, demonstrate proper hand washing techniques. Have each student practice hand washing.
- * Using Assignment Sheet 4, have students use checklists to evaluate each other.

(Outcome 5)

- * After the class has read and discussed this section, have students do Assignment Sheet 5 individually. Hold class discussion of answers and information on Assignment Sheet 5. Have students keep Assignment Sheet 5 as a private self-assessment.

(Outcome 6)

- * Have students complete Assignment Sheet 6 to explore their reactions to stress, as well as possible solutions.

(Outcome 9)

- * After the class has read and discussed this section, have students do Assignment Sheet 7. Have students take projects home or leave in classroom, which ever seems more appropriate.

(Outcome 10)

- * After students have read and discussed this section, have students do Assignment Sheet 8. Hold class discussion of answers to Assignment Sheet 8 and end on an upbeat, positive note.

Other Activities

- * Invite a person who is in charge of hiring employees to speak to the class about how they view the appearance and health of applicants.
- * Invite several workers or an OSHA representative to be on a panel discussing job safety. Have the questions prepared ahead of time.
- * Encourage the physical education teacher to help you set up a personal exercise program for students before school.
- * Invite resource persons to speak to the class about drug and alcohol abuse and the effects of smoking.
- * Invite resource persons (counselors/psychologists) to speak to the class about coping skills.
- * Have students bring in empty prescription and non-prescription medicine containers and labels. Discuss various directions, information and warnings given.
- * For fun, have students hold a "LYW/LYB" (look your worst/look your best) day.
 1. Divide the class into two groups.
 2. One group comes "looking their worst", including clothes, manners, grooming, posture, etc.

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MODULE 3: LIFE SKILLS

3. The other group comes "looking their best", including clothes, manners, grooming, posture, etc.
 4. Encourage class discussion of differences and importance in the job world.
- * Invite a supervisor from a local company to discuss different ways industry tries to make the work environment more relaxing (less stressful) for employees.
 - * Help students create a bulletin board or a display featuring leisure activities that they find most relaxing. Use pictures and "props" to add interest.

Published Resources

1. Kemper, Don; Guiffré, Jim; and Drabinski, Gene. *Pathways, A Success Guide for a Healthy Life*. Healthwise Publications.
2. *Drug Facts*. St. Louis: St. Anthony's Medical Center.
3. Meyer, E. June. *Nurse Assistant in a Long-Term Care Facility*. University of Missouri-Columbia: Instructional Materials Laboratory, 1992.

Answers to Assignment Sheet 1

Do not collect or grade; answers will vary according to individual students' habits.

Answers to Assignment Sheet 2

1. Honey Stotler
2. February 26, 1993
3. 1/3 teaspoon
4. Twice a day
5. Prelone syrup
6. Call the doctor or pharmacy.
7. It is a federal law that the medication cannot be taken by anyone else.
8. No. The medicine is to be taken WITH food.
9. At least two hours
10. Nausea, dizziness or itching
11. Report to the physician immediately.
12. Any medication containing aspirin
13. In the refrigerator
14. American Pharmacy
15. 100 doses
16. No. 182083

17. Dr. Early
18. A feeling of being sick to your stomach

Answers for the rest of the assignment will vary.

Answers to Assignment Sheet 3

Answers will vary; check for completeness, but do not collect or grade.

Answers to Assignment Sheet 4

Instructor (other students) should observe each other washing hands as they complete the checklist.

Answers to Assignment Sheet 5-6

Do not collect or grade; check for completeness.

Answers to Assignment Sheet 7

Be sure to emphasize the listing of positive things about each person.

Answers to Assignment Sheet 8

1. Possible answers: yell, hit, pout, cry, throw things, take things away from each other, etc.
2. Any of the following: try to remain calm, talk out the problem, think of various solutions to the problem, ask someone else to be a mediator, decide why you are angry, ask yourself if you are being fair and reasonable.
- 3-9. Answers will vary.

Answers to Lesson 7 Review

1. Answers will vary but should include posture, muscle tone, appropriate weight, cleanliness, manners, appropriate amount of sleep.
2. Answers will vary but should include:
 - a. The first impression you make at an interview may make the difference in whether or not you get the job.
 - b. If you are in poor health, it may affect your performance on the job and your chances for promotion.
 - c. Your health may affect attitudes of co-workers toward you.
3. Any three of the following:
 - a. Eat balanced meals.
 - b. Keep regular sleep habits.
 - c. Exercise regularly.
 - d. Keep clean.
 - e. Be safe.
 - f. Immunize (and get checkups).
 - g. Dress for the weather.
4. Any two of the following:
 - a. Overeating
 - b. Not eating enough
 - c. Using drugs
 - d. Using alcohol
 - e. Using tobacco
5. Any two of the following:
 - a. Tests
 - b. Peer pressure
 - c. Becoming an adult
6. Any two of the following:
 - a. Personality conflicts
 - b. Job loss
 - c. Relocation (moving)
 - d. Disagreement over a promotion

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7. Any three of the following:
 - a. Headaches and neck aches
 - b. Digestive problems
 - c. Nail biting
 - d. Overeating or not eating enough
 - e. Tiredness
 - f. High blood pressure
 - g. Ulcers
 - h. Feeling out of control
8. Answer will vary. Stress can help us concentrate our thoughts, be creative or successfully answer a challenge.
9. Any two of the following:
 - a. Denying anything is wrong
 - b. Running away
 - c. Holding one's feeling inside
 - d. Using tobacco, alcohol, drugs
 - e. Overeating or undereating
10. Any three of the following:
 - a. Switching to a different activity
 - b. Doing relaxation activities
 - c. Using positive thinking
 - d. Talking about the stress to someone you trust
 - e. Doing something nice for someone else
11. Being flexible helps us handle changes in our lives by accepting changes which we cannot control and learning to live with a positive attitude.

Lesson 8: Pre-Employment/ Work Maturity

Learner Outcomes

- #1. List steps in beginning to hunt for a job.
- #2. Write a resume and cover letter.
- #3. Practice completing an application.
- #4. Describe the parts of the job interview.
- #5. Tell about two ways to follow up an interview.
- #6. List things that employees can expect from their employers.
- #7. List things employees can do to keep their jobs.
- #8. Describe things employees can do if they want to advance in their jobs.

#1: Starting point

There are four steps in beginning to hunt for a job:

1. Know who you are and what you want.
2. List all the people who could help you find job leads.
3. Call or write those people; ask for job leads.
4. List all job leads.

Five reasons people may **stay** unemployed:

- Poor personal appearance
- Unaware of job openings
- Unable to describe their job skills
- Not looking hard enough for work
- Poor interview skills

OCCUPATIONAL PREPARATION

MODULE 3: LIFE SKILLS

If job hunters do these steps completely and well, they should be on their way to finding the kind of job they want.

Step 1: Know who you are and what you want. It's important to make a list of what you have to offer an employer and what you want out of a job.

List interests, talents and skills. Include experiences and classes that taught you work qualities like leadership, cooperation and responsibility.

Next, make some decisions. For example, examine how you feel about salary, working conditions, the working environment (indoor or outdoor noise level, fumes, etc.), the amount of routine in the job and whether you prefer to work alone or with others.

DO ASSIGNMENT SHEET 1

Step 2: List all the people who could help you find job leads. These would include relatives, friends, former employers and teachers. Then list all the resources that can help you find a job. Job leads can come from:

* Newspapers: Read the want ads and the business section, too. (Businesses that are expanding will need new workers.)

* Telephone book: Go through the yellow pages to get the names of companies that match your interests and skills.

* Job service: Call the state employment security office and find out about the procedure that has to be followed. This service is free.



- * Schools: Check with the school counselor or placement office for job leads.

- * U.S. Employment Service: Call for directions on how to use their services.

- * Private employment agencies: These private businesses charge a fee to find jobs for workers.

- * Public notices: Sometimes notices about jobs will be put on company or public bulletin boards, announced over radio or television, or posted in union hiring halls. Some businesses simply put out a "Help Wanted" sign.

Step 3: Call or write people; ask for job leads. Some people like to outline what they are going to say on the telephone or in the letter. Be sure to include these things in the outline:

- * Why you are calling (or writing)
- * What you have that is special to offer an employer
- * What you would like them to do



Keep a list of all the people and places you want to call or write for job leads. Plan how many you are going to contact each day, mark off those which were contacted and note how they responded.

When any of the people you have called or written give you leads, send them a short thank-you note. Besides being polite, it will help them to keep you in mind in case they hear about job openings later on.

If you have not had an answer from the people you called or wrote, it sometimes helps to send a reminder letter and a

stamped, self-addressed envelope. The idea is to make it as easy as possible for them to send you job leads.

Step 4: List all the job leads you can find. It is very important to set up a system that works for you and to stick to it. Include:

- * The name and address of the company
- * The name, title and telephone number of the person you should talk to
- * The title of the job opening

The more job leads you get, the better the chances of finding the job that is right for you.

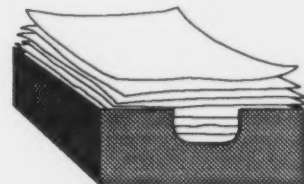
DO ASSIGNMENT SHEET 2

#2: Selling yourself on paper

Resumes: The next part of finding a job is to make up a resume. This will be given or sent to potential employers. It will tell them about your background and abilities.

A good resume should help convince the employer that you qualify for the job.

A resume can tell an employer a lot about the kind of person you are. To make the best impression, be sure the resume is neat, typed and organized. Ideally, it should be only one page long. Make the resume positive, telling what you can do--not what you cannot do. But only put what is true; don't make things up to make yourself look better. Employers also check for accuracy (spelling and grammar) and if the resume is up to date.



When organizing the resume, include six major sections. Each section will tell the employer something about you.

Section 1, personal information: After the word "resume", the rest of this section tells the employer your name, address, Social Security number (optional) and telephone number. It introduces you.

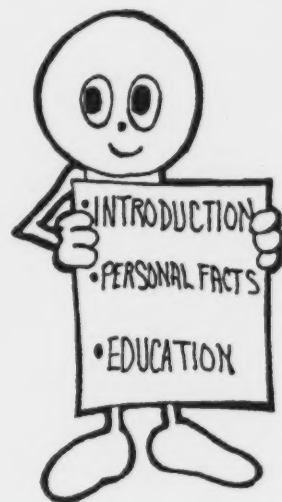
Section 2, employment objective: Include the position for which you are applying or the kinds of positions for which you are interested.

Section 3, education: In reverse order, list the high school or other training programs you attended since grade school. Put your highest degree, diploma or certificate first. Include the date of graduation, the name of the schools and locations. If you have had classes that taught you skills that could be used on the job, mention them.

Section 4, work experience: List the jobs you have held, starting with the most recent one. For each one, indicate dates of when you worked there, the name and address of the company, the job you held and your responsibilities. If you have not had work experience, you can show your willingness to accept responsibility and eagerness to work by listing any volunteer or small jobs (baby-sitting, mowing lawns and taking care of pets).

Section 5, activities and interests: This section should include hobbies or special interests and any clubs to which you belong (or activities in which you have been a part). It looks good if you have been a leader or have received any awards. Some people also indicate where they have lived most of their lives and any long-distance traveling they have done.

Section 6, references: This last section is made up of at least three people who would recommend you for a job. Be sure to get permission before using a person's name as a



reference. Do not use family members as references. (Employers know they will say good things about you.) A reference list should include the person's name and job title, as well as the company's name, address and telephone number. Or, you can state that references will be furnished on request.



Often, an employer's first impression of you comes from the resume. Spend time to make a good first impression.

DO ASSIGNMENT SHEET 3

Letters of application: The rules that apply to resumes also apply for letters of application--they should be neat, typed and organized. Be sure to check spelling, grammar and punctuation. Include a copy of the resume with each letter of application. Figure 1 shows the kinds of things you can include.

DO ASSIGNMENT SHEET 4

#3: Job applications

If there is a job opening that an employer thinks you might be qualified for, you will probably have to fill out an application form. This form asks for the same kind of information as is on your resume. It also asks questions that the employer is especially interested in.

If you are going to an interview and have not yet filled out an application form, take a sample form (already filled out) with you. This will save time if you have to fill out a form there because you can just copy the information from the sample.

If questions on the application form do not apply to you, put N/A (not applicable). Do not leave any spaces blank. Print as neatly as possible.

DO ASSIGNMENT SHEET 5

Figure 1

Your address

City, state, ZIP Code

Date of mailing

Name and title of person to whom you are writing

Company name

Company address

City, state, ZIP Code

Dear (name of person to whom you are writing):

Tell why you are writing. Ask if there are job openings, say that you would like to apply for one certain job or just send information that the employer asked for during a telephone call.

Indicate what you can offer the employer. Keep it short, though. List one or two qualifications you think would be of the most interest to the employer. State any related experience or training you have had.

Mention that you are including your resume (and possibly an application).

Express again your interest in working for them. Say that you can meet for interviews and that you look forward to hearing from them. Be sure that you include your telephone number so the employer can contact you.

Sincerely,

(Sign your first and last name in cursive; do *not* print, and make sure it can be easily read.)

(Type your first and last name.)

#4: Meeting face-to-face

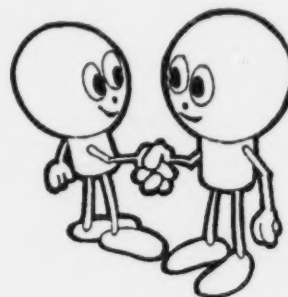
The job interview gives you a chance to meet employers face-to-face and convince them by your actions and by what you say that they should hire you. This is "selling" yourself in person, and there are a number of tips to help.

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1. Think positive; act positive; be positive.

Begin at home before the interview. Make sure that your body, teeth and hair are clean and attractive. Wear clean, neat, appropriate clothes. Do some relaxation exercises so nervous habits won't get in the way of showing your self-confident, friendly attitude.



Arrive a few minutes early for the interview. (Some people even locate the building and room the day before so they won't waste time by getting lost.) While you are waiting, be polite to the receptionist; relax.

When it is your turn for an interview, greet the employer with a firm handshake, eye contact and a smile while you introduce yourself. Check your voice level; be sure to speak clearly and use good grammar. Other tips include:

- * Don't chew gum or smoke.
- * Don't take anyone else with you to the interview.
- * Avoid nervous mannerisms (biting fingernails, fidgeting with hair or clothes).
- * Show enthusiasm.
- * Use good listening skills.
- * Ask appropriate questions.



2. Be prepared.

Give the employer the impression that you are organized and ready to succeed. Hand the employer a copy of your resume and letters of recommendation, if you have them. Bring a sample application form, a pen and a pencil in case you have to fill out an application form. Remember, the employer keeps your resume and letters.

3. Handle questions honestly, but positively.

Answer all questions honestly but positively and in a way that would relate to performing the job well.

For example, if the employer asks what classes you had in high school, answer honestly with the names of classes that especially relate to the job and then add that you feel they have prepared you well for doing this work. Use good posture and eye contact while talking to the employer.

Listen for "hidden concerns" and answer them directly. For example, if the employer asks about your school attendance record, the real question may be about how reliable you are.

If your honest answer includes negative information, give it as positively as possible. Agree that there was problem in the past, tell about the help you got for the problem, tell how you feel better about yourself and let the employer know that you feel positive about the future. Trying to cover up a past problem will only make the employer unsure about hiring you.

Job hunters with disabilities should handle questions about their disabilities in much the same way. Explain to the employer that you have strengths that outweigh the disability. Point out how it has helped you develop qualities that would help you perform a job as well as, or better than, most people. Make clear to the employer what you *can* do.

In the interview, there will be a time to ask the employer some questions. You may want to ask about tools, clothing or equipment that might be needed, the kind of skills you should have, what the starting salary is and how the company advances good workers.

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OCCUPATIONAL PREPARATION

MODULE 3: LIFE SKILLS

Keep questions general for the first interview. You can ask about details later before you are hired.

4. Handle employer responses with confidence.

If the employer hires you, express your appreciation and find out exactly what the employer expects. Set an appointment for the next talk or agree on the date to start the new job. If the employer does not have any jobs open at this time, don't become gloomy (at least, don't show it!)

Ask the employer if part-time hiring is a possibility. If the answer is no, ask about job leads at other companies for which you might qualify. Also, ask if they will keep your resume and application on file in case of future openings.

Sometimes employers cannot make a hiring decision until they have interviewed other people wanting the same job. If that happens, tell the employer that you understand and that you will call back in a few days.

5. Leave on a positive note.

At the end of the interview, make eye contact, thank the employer and smile. Shake the employer's hand firmly and say that you are looking forward to hearing from him/her soon.

DO ASSIGNMENT SHEET 6

#5: Follow-up

For some people, the thank you note has made the difference in their being hired over someone else. The note should remind the employer who you are and when your interview was held. Say thank you for the employer's time and kindness and express an interest in working there.

Close the letter by letting them know you will call back soon. Thank you notes should be mailed the same day as the interview.

When calling to find out if you got the job, introduce yourself by giving your name, the job interviewed for, when the interview was and why you are calling.

If the employer says that you are hired, say thank you and make an appointment to find out more details. Whatever happens, close by saying thank you for the employer's time and consideration.

DO ASSIGNMENT SHEET 7

#6: Know what to expect

Every employee who begins a new job needs to know what can be expected from the employer. There are four main things that the worker should receive:

1. An understanding of job requirements

Employers often state job requirements (and the benefits that go with them) in a contract that the worker agrees to by signing. Employers also should provide job training and supervision for their employees.



To help workers do their job correctly, employers often give regular evaluations. During this time they can help employees see their strengths and weaknesses.

2. Payment

Payment to employees comes in two ways--salaries and benefits. Salaries are paid on a regular basis. The salary is based on the minimum wage law, the employee's abilities and experience, and the wage scale set by the company. Benefits may include sick leave, health insurance, retirement plans or savings plans.



3. Equal treatment

All employees should be given respect. They have the right to fair and equal treatment regardless of race, sex or religion. For example, two workers who have equal experience and abilities and who do the same job should receive the same pay.

4. Safe working conditions

Government and union laws have helped to make working conditions safe for employees. The employer must supply a safe place to work and safe tools to work with. Then it is up to the worker to stay healthy and be safe.

#7: Four rules to follow

Workers who want to keep their jobs should remember four simple rules:

1. Know your job.
2. Be honest.
3. Be reliable.
4. Cooperate with others.

Knowing your job is one of the most important rules. Some employees may lose their jobs because of:

- * Lack of understanding on the employee's part as to responsibilities
- * Poor communications between the supervisor and the employee
- * Being incompetent for the position--wrong person hired for the job. Employees need to be able to follow directions that supervisors give them. Knowing the job also means knowing how to be safe.

Being honest shows in many different situations. Some employees may lose their jobs because of:

- * Lack of loyalty and pride in the job and company.
- * Unwilling to devote time necessary for the job. Employers expect you to be honest: get to work on time, do not abuse sick leave, do not extend rest breaks and work until quitting time. Do not take company materials home without permission. You are being paid to work, so give it your best.



Being reliable means that the employer can trust you to get the job done correctly and on time. Some employees lose their jobs because they:

- * Are unable to make decisions when necessary--and make them properly
- * Allow outside problems to interfere with job (family, other interests)
- * Do not show enough initiative
- * Fail to accept responsibility

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MODULE 3: LIFE SKILLS

Cooperating with others is an important part of keeping a job. Some employees lose their jobs because of:

- * Personality conflicts between the supervisor and the employee
- * Unwillingness to conform to the supervisor's wishes
- * Failure to get along with coworkers
- * Inability to communicate through proper channels
- * Unable to control emotions



You must be able to accept constructive criticism and helpful advice. Try to be respectful and friendly to both your employer and coworkers. Be ready to help others when they need it, let them know you are willing to work as a team. The success of your employer and coworkers depend on you.

#8: Getting ahead

1. Positive attitude
2. Responsibility and initiative
3. Leadership skills
4. Self-improvement
5. Seniority

Most workers don't want to stay at the same level in their jobs; they want to get ahead. Job advancement means taking a more responsible job with the same company. This happens when another worker leaves or when a company expands and needs new workers.

Take that same **positive attitude** that you used in the job interview and use it on the job. Let others see that you care. It will show in the way you dress and look, in the way you take pride in your work and in how you do the job. Care about others, too. Be polite and friendly; act like you are part of a team working together.

Most people who are promoted are people who **take responsibility and initiative**. They do their job well and are able to see what needs to be done before being told. They aren't afraid to do extra work when it is needed.

They **show leadership skills** while working. They are organized, communicate well with others and cooperate. However, they are aware of their limitations and don't take on more responsibility than they can handle.

Self-improvement means being interested in doing better and being willing to grow. Learn from your job evaluations and try to improve the weak areas in your work. Show that you enjoy the job by willing to take extra training or enroll in classes sponsored by your company.

Seniority refers to how long you have worked for the company. It is not always the deciding factor in being promoted, but it can be helpful.

REMEMBER: For the first job, getting experience is more important than getting rich!



Assignment Sheet 1: Pre-Employment Self-Assessment

Directions: Answer all the questions below in the spaces provided.

1. What are your hobbies and interests?
2. Which of your physical characteristics might influence your decisions in choosing a job?
3. What talents or special skills do you have?
4. What kinds of jobs or careers appeal to you?
5. What classes in school do you do well in?
6. In what areas do you have experience or knowledge?
7. I am good at:
8. I like to:
9. If I could have any job I wanted, I would choose to:
10. Which do you prefer working with: plants, people, animals or things? (put your first choice in space #1, your second choice in space #2 and so on)

#1 _____	#3 _____
#2 _____	#4 _____
11. Do you prefer to work alone or with other people?

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12. Do you prefer working indoors or outdoors?
13. Do you like to work mainly with your hands or with ideas?
14. What type of salary do you desire?
15. Do you prefer a rural or urban location in which to work?
16. Do you prefer taking directions from a supervisor or being self-directed?
17. Is the quality of your working environment important to you (such as noise level, fumes, temperature)? _____ What would you prefer?
18. Do you like doing the same thing everyday (routine) or do you prefer a job that has a variety of tasks?
19. Do you work well under pressure?
20. Do you take care of yourself so you stay in good health?
21. Are you well groomed and well mannered?
22. Are you punctual and dependable?
23. Are you able to work independently?
24. Do you listen to others' ideas?
25. Do you communicate well in writing?
26. Do you communicate well verbally?
27. Are you honest?
28. Are you usually cheerful?
29. Are you courteous?
30. Are you cooperative and able to work as a part of a team?

Assignment Sheet 2: Finding a Job

Part 1 directions: Read through the help wanted ads. Find three ads for jobs that interest you. Copy down all information given in each ad.

(Ad #1) Company: Address: Job title: Job duties: Benefits: Salary: Other:	Phone #: How to apply: Who to ask for/write to:
(Ad #2) Company: Address: Job title: Job duties: Benefits: Salary: Other:	Phone #: How to apply: Who to ask for/write to:
(Ad #3) Company: Address: Job title: Job duties: Benefits: Salary: Other:	Phone #: How to apply: Who to ask for/write to:

Part 2 directions: Pretend you are looking for a job. Write down three people you know who are working and might be able to help you find a job lead.

Person's name	Relationship to you	Place of employment

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MODULE 3: LIFE SKILLS

Directions: Now practice writing a letter that asks for help in finding any job openings. Write the letter to one of the people you listed.

Your address

Date

The name and address
of the person you are
writing

Person being written

Dear _____:

Beginning comments
and why you are
writing; why you are
looking for a job.
Include a sentence on
why you are asking
them to help.

What special things you
have to offer a job.

What you want them to
do to help you.

Closing

Your name

Assignment Sheet 3: Resume Writing

Directions: Study the sample high school resume, then write your own resume on the blank form on the next page.

Leroy Johnson
2288 South High Street
Anytown, MO 66444
(314) 242-1396
SS# 999-99-9999

JOB OBJECTIVE: Seeking employment in horticulture

EDUCATION: Anytown High School, Anytown, MO 66444
Projected graduation date: May 28, 1994
Science and Horticulture emphasis
Grade point average: 3.4/4.0

EXPERIENCE: Anytown High School - 9/90-Present
Anytown, Missouri 66444
Part-time greenhouse worker, assisted with daily plant care and transplanting

Kay's Landscaping - 6/90-8/90
Anytown, Missouri 66444
Part-time landscaping assistant, assisted with installation of trees, shrubs, perennials and turfgrasses

HONORS AND ACTIVITIES: Nursery/Landscaping contest team; secretary, FFA; honor roll, 2 years; 4-H member, 6 years; high school choir member

REFERENCES:

Gayle Smith, ag instr.
Anytown High School
Anytown, MO 66444
(314) 242-1234

Kay Weber, owner
Kay's Landscaping
Anytown, MO 66444
(314) 242-4444

Tom Richards, principal
Anytown High School
Anytown, MO 66444
(314) 242-1234

OCCUPATIONAL PREPARATION

MODULE 3: LIFE SKILLS

JOB OBJECTIVE:

EDUCATION:

EXPERIENCE:

HONORS AND
ACTIVITIES:

REFERENCES:

Credit: Harris, C.R. *Leadership and Personal Development*. University of Missouri-Columbia: Instructional Materials Laboratory, 1991.

Assignment Sheet 4: Letters of Application

Directions:

1. Use the sample form (Figure 1 in your lesson) as a guide.
2. Choose a company for which you would like to work.
3. Write your own letter of application on a separate sheet of paper.
4. If you have access to a typewriter or computer, you may want to type it.

MODULE 3: LIFE SKILLS

Name _____
 Last _____ First _____ Middle _____ Social Security number _____ Date _____
 Address _____ Home telephone number _____
 City _____ State _____ ZIP Code _____ Period of residence _____
 Position applying for _____ When available _____ Salary expected _____
 Have you previously applied for work with us? () Yes () No If yes, when _____
 Referred by (Name) _____
 Is there anything that would prevent you from performing the duties of the position for which you are applying? () Yes () No
 Have you ever been convicted of a felony? () Yes () No If yes, describe in full _____
 Do you have a driver's license? () Yes () No If yes, give number and state issued _____
 Person to notify in case of emergency _____ Relationship _____ Phone _____

EDUCATIONAL DATA					
SCHOOL NAME	CITY & STATE	MONTH & YEAR		DEGREE OR GRADE LEVEL COMPLETED	AREA OF SPECIALTY AND HONORS RECEIVED
		FROM	TO		
High					
College/ university					
Graduate school					
Technical, vocational or other					
Special skills (list)				Typing speed WPM	Shorthand speed WPM

MILITARY SERVICE (optional)	
Veteran of U.S.? () Yes () No Reserve status _____ Armed Forces branch _____ Armed Forces branch _____ Dates of duty from: (month, date, year) _____ to: _____ Type of duties performed _____ Service schools and other special training _____	

RECORD OF PREVIOUS EMPLOYMENT

(Detailed explanation may be attached to indicate any special employment experience)

PAST EMPLOYERS	Department(s) worked	Supervisor(s) name	Position(s) held	Employed		Rate of pay	Reason for leaving
Company name, address, phone				From	To		

You may contact all of the above listed employers except _____

For applicant's additional comments or information not covered by the form, such as career, interests, plans, objectives, etc. _____

This Company complies with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990. This Application will be retained in our active files for one (1) year only. If you wish to submit another application after this period of time, please feel free to do so.

I agree to abide by all the rules of the Company and will obey the orders and instructions of my supervisor. I will use and wear all safety appliances furnished me by the Company and will be careful in my work and not expose myself or other workers to unnecessary dangers. It is understood that false statements on this application may result in my dismissal. I understand, also, that I am required to abide by all rules and regulations of the company.

Signature of applicant _____ Date _____

Assignment Sheet 6: Do and Don't List

Directions: Job hunters have to remember things in order to give a positive impression to an employer. Make up your own list to remember.

DO:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

DON'T:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

Assignment Sheet 7: It's Easy to Say Thank You

Directions: You have just interviewed with John Smith, the manager of the Goal Post Sport Shop at 712 Main Street in Anytown, Missouri, for a sales job. Write a thank you note for the interview.

Remind employer of
when your interview
was.

Say thank you for
his/her time.

Express your interest in
the job and that you feel
you could do it well.

Say you will call
back soon.

Lesson 8 Review

1. There are four steps in beginning to look for a job. List each step.
 - a.
 - b.
 - c.
 - d.
2. Describe the parts of a resume.
3. Below are the five parts of the job interview. Describe each part in your own words.
 - a. Think positive; act positive; be positive
 - b. Be prepared.
 - c. Handle questions honestly, but positively.

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MODULE 3: LIFE SKILLS

- d. Handle employer responses with confidence.
 - e. Leave on a positive note.
4. Sometimes what you do after an interview can make a difference. What are two follow-up ideas to use after a job interview?
- a.
 - b.
5. List four things that employees can expect from their employers.
- a.
 - b.
 - c.
 - d.
6. List three reasons someone could lose a job.
- a.
 - b.
 - c.
7. List four things employees can do to keep their jobs.
- a.
 - b.
 - c.
 - d.

8. Listed below are five things that employees can do if they want to advance in their jobs. Describe in your own words each of those five things that employees can do.
- a. Positive attitude:
 - b. Take responsibility and initiative:
 - c. Show leadership skills:
 - d. Self improvement:
 - e. Seniority:

TO THE INSTRUCTOR

Lesson 8: Pre-Employment/ Work Maturity

Learner Outcomes

- #1. List steps in beginning to hunt for a job.
- #2. Write a resume and cover letter.
- #3. Practice completing an application.
- #4. Describe the parts of the job interview.
- #5. Tell about ways to follow up an interview.
- #6. List things that employees can expect from their employers.
- #7. List things employees can do to keep their jobs.
- #8. Describe things employees can do if they want to advance in their jobs.

Materials and Resources

Student guides

Student file folders and portfolios

Newspapers (help wanted sections)

Assignment Sheet 1: Pre-Employment Self-Assessment

Assignment Sheet 2: Finding a Job

Assignment Sheet 3: Resume Writing

Assignment Sheet 4: Letters of Application

Assignment Sheet 5: Sample Application Form

Assignment Sheet 6: Do and Don't List

Assignment Sheet 7: It's Easy to Say Thank You

Lesson 8 Review

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MODULE 3: LIFE SKILLS

Suggested Activities

(Outcome 1)

- * After they have read the material, have students do Assignment Sheet 1 and 2 individually. Newspapers will be needed for Assignment Sheet 2. Hold class discussion of results. Have students keep self-assessment for future reference.

(Outcome 2)

- * After students have read the material, hold a class discussion of information and sample resume (Assignment Sheet 3).
- * Have students do Assignment Sheets 3 and 4. Have students read their letters aloud and critique each other.

(Outcome 3)

- * Read over job application form (Assignment Sheet 5) with students and discuss it. Students should complete it individually.
- * Have students exchange application forms to help check each other (if all spaces are filled in, if information is correct and legible, etc.) Students should keep assignment sheets for future reference.

(Outcome 4)

- * After students have read the material and discussed it, they should do Assignment Sheet 6 individually.

(Outcome 5)

- * After students have read the material, they should do Assignment Sheet 7 individually. Have students read their letters aloud so classmates can critique and discuss.

Other Activities

- * Invite a union representative to speak to the class on 1) the role unions played in the past to help employees have better working conditions or 2) things that employees can do to keep their jobs.
- * Invite workers from several different careers to speak on a panel about important employee characteristics. Have questions prepared ahead of time.

- * Invite the personnel manager of a local company to speak on that company's policy concerning job advancement. The advantages and disadvantages of advancement should also be mentioned.
- * Help your class organize and set up a "Career Day" using local people to represent as many occupations as possible. This can include speakers, displays, etc.; allow the student body to visit the booths they are interested in.
- * Invite a personnel manager from a local company to speak to the class on characteristics they look for during a job interview.
- * Help students create a video on job-seeking skills. The students can be directors, actors, script writers and film makers. Include props and costumes to add interest.
- * Assist the class in creating and producing a brochure for the school counselor's office. The brochure could discuss how to get a job, how to write a resume or how to succeed in a job interview.

Published Resources

1. "Pocket Resume for Job Interview" (form #MODES-3848). Jefferson City, MO: Missouri Division of Employment Security, 1989. (Available from many local branches of Job Service)
2. *Instructional Resource Handbook on Pre-Employment and Work Maturity Skills*. University of Missouri-Columbia: Instructional Materials Laboratory, 1992.
3. *Commercial Art Module 5: Employment Preparation*. University of Missouri-Columbia: Instructional Materials Laboratory, 1992.
4. Goodrick, Bill. *Missouri VICA Curriculum Guide*. University of Missouri-Columbia: Instructional Materials Laboratory, 1986.

Answers to Assignment Sheet 1-5

Answers will vary. Check for completeness.

Answers to Assignment Sheet 6

Answers will vary. Possible answers include:

DO:

1. Think positive
2. Be neat and clean
3. Relaxation exercises
4. Be prepared
5. Use good listening skills
6. Show enthusiasm
7. Be honest
8. Be confident
9. Speak clearly
10. Ask appropriate questions

DON'T:

1. Chew gum
2. Bite fingernails
3. Talk too fast or loud
4. Be late
5. Take anyone else with you
6. Lie or cover up information
7. Wear a lot of makeup
8. Smoke
9. Show disappointment if job is not available.
10. Fidget with hair or clothes

Answers to Assignment Sheet 7

Letters will vary. Check for completeness.

Answers to Lesson 8 Review

1.
 - a. Know who you are and what you want.
 - b. List all the people who could help you find job leads.
 - c. Call or write those people; ask for job leads.
 - d. List all the job leads you can find.
2. The personal information section should include your name, address, Social Security number (optional) and telephone number.

The employment objective includes the position for which you are applying or the type of positions in which you are interested.

The education section lists the most recent classes or schools you have attended first. Include the date of graduation, the name of all schools attended and their addresses. List any special skills which could be used on the job.

Work experience list the most recent job you held first, then any previous jobs next. Include the dates worked, name and address of the company, the job you held and your responsibilities. If you have not had work experience, list volunteer or small jobs held.

Activities and interest should include clubs to which you belong or activities in which you have had a part. Be sure to include if you were a leader or if you have received any awards.

The reference section should include the name, job title, company name, address, and telephone number of at least three people who know your job capabilities. Or you may state references will be furnished upon request, also.

3. Answers may vary from those listed below.
 - a. Be clean and neat in appearance. Do relaxation exercises to help show self-confidence. Arrive a few minutes early for the interview. Be polite. Greet the employer with a firm handshake and eye contact. Smile! Show enthusiasm and ask appropriate questions.
 - b. Give the impression that you are organized and ready to succeed. Bring along a pen or pencil, your resume, letters of recommendation and your sample application form.

- c. Use good posture and eye contact while talking with the employer. Answers should show you feel you are prepared for this job. You should also be prepared to ask questions relating to the job.
 - d. If you are hired, express your appreciation and find out what is expected from you. Don't show gloom if there are no jobs open for you at this time. Ask if there are any part-time openings available.
 - e. When you leave the interview, make eye contact, thank the employer and smile. Shake the employer's hand firmly and say you are looking forward to hearing from them soon.
4. a. Writing a thank you note
b. Calling to find out if you got the job.
5. a. An understanding of job requirements
b. Payment
c. Equal treatment
d. Safe working conditions
6. Possible answers:
a. Lack of understanding on the employee's part as to responsibilities
b. Poor communications between the supervisor and the employee
c. Being incompetent for the position
7. Possible answers:
a. Be able to accept constructive criticism
b. Be respectful and friendly
c. Be ready to help others when they need it and working as a team
d. Be able to make decisions
8. Answers may vary from those listed below.
a. A positive attitude shows in the way you dress, look, take pride in your work and how you do your job. Care about others. Be polite and friendly.
b. Be able to see what needs to be done before being told and do extra work when it is needed.
c. Be organized, communicate well with others and cooperate. Be aware of your limitations and don't take on more responsibility than you can handle.

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- d. Learn from your job evaluations and try to improve weak areas.
- e. Seniority can be helpful in being promoted by showing you have worked for the company for a long period of time.

S T U D E N T G U I D E

***Occupational
Preparation***

M O D U L E

Three

Life.....
S K I L L S



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**Modules in this
Occupational Preparation curriculum guide:**

Module 1: Self-Assessment

Module 2: Career Exploration

Module 3: Life Skills

The activity which is the subject of this report was supported in whole or in part by funds from the Department of Elementary and Secondary Education, Division of Vocational and Adult Education. However, the opinions expressed herein do not necessarily reflect the position or policies of the Missouri Department of Elementary and Secondary Education or the Division of Vocational and Adult Education, and no official endorsement should be inferred.

OCCUPATIONAL PREPARATION

Module 3: Life Skills

(Student Guide)

Module 3 written by
Margaret Gunderson, Iva V. Presberry and Diann Stotler

Developed and revised by the
Instructional Materials Laboratory,
University of Missouri-Columbia,

in cooperation with

Vocational Special Needs and Guidance Services Section,
Department of Elementary and Secondary Education,
Jefferson City, Missouri

Catalog Number 90-0733-S
1993

Foreword

A wide variety of occupational materials exists for use in the regular classroom, but relatively few have been created specifically for students from special populations. This instructional guide was developed to meet the need for a systematic approach which offers relevant and stimulating materials that also takes into consideration the uniqueness of students with special needs.

This *Occupational Preparation* guide is especially designed to meet the needs of 10th grade students who are members of special populations. Special populations include individuals:

- with disabilities
- who are educationally and economically disadvantaged (including foster children)
- of limited English proficiency
- in programs designed to eliminate sex bias
- who are in correctional institutions

In 1993, this guide was revised and packaged into three self-contained modules: *Self-Assessment*, *Career Exploration* and *Life Skills*. Student pages are white, and instructor pages are pink. Material is based on 180 hours of instruction for one year, one hour per day. Content was recommended by advisory committees and developed around a format which includes student classroom activities, an instructor guide and a student guide written on the *sixth and seventh* grade reading levels. Instructors are encouraged to supplement these materials from the wealth of information and activities that they have accumulated through their own experiences.

This curriculum provides a comprehensive framework for student development of the knowledge, skills and attitudes that will orient them to the world of work.

--Dick Omer, assistant director
Vocational Special Needs and Guidance Services

Acknowledgments

This curriculum was prepared to assist students and instructors in Occupational Orientation. Special attention was devoted to presenting the material contained in this curriculum in a manner that would meet the unique needs of students from special populations and their instructors.

Special thanks is extended to Vocational Special Needs and Guidance Section staff, Department of Elementary and Secondary Education, for recognizing the need for this material and for working with the advisory committees and the Instructional Materials Laboratory staff to bring the project to completion. The advisory committees' advice and recommendations have been incorporated in the writing of this curriculum and were responsible for the direction taken in presenting the material.

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Lesson 1: Communication

Learner Outcomes

- #1. List examples of nonverbal communication.
- #2. List examples of listening skills.
- #3. List examples of expression skills.
- #4. Describe reflective listening and I-messages.
- #5. Describe how the way you communicate influences others' reactions.

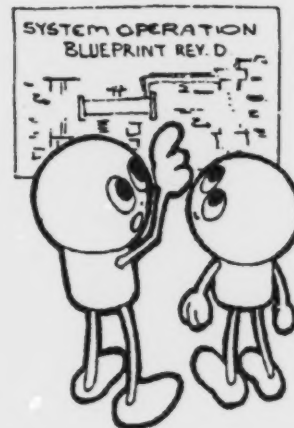
When we communicate, we give information, news or ideas to others. The way we communicate can make a difference in whether we make good or bad impressions (feeling or thoughts) on people.

People communicate by speaking and writing and may use tools such as computers, car telephones and other equipment. Good communication skills are important, regardless of the method used to communicate.

#1: Nonverbal communication

One kind of communication that is done without speaking, writing or using machines is **nonverbal communication**. In this, messages are sent without using voices.

Silence is one way to communicate non-verbally. When silence is used in response to what someone has said, it can be very effective. A response of silence can mean that



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MODULE 3: LIFE SKILLS

we expect the speaker to make another comment, or it can mean disapproval.

In the workplace, be aware of how others use silence. Get to know your supervisor and other workers to be able to know what is meant when silence is used. It could mean that it is time to stop talking and begin the task you have been given. It could also mean that the boss needs a response. Stay alert; look for clues in silence.

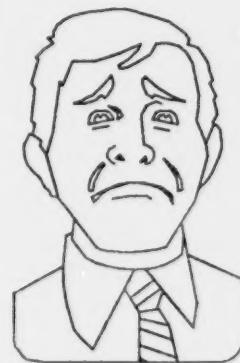
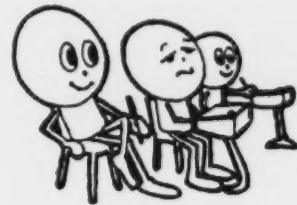
You also communicate your feelings or thoughts to others by the way you stand, sit or move your body (**body language**).

If your posture (the way you stand or sit) shows a slumped back and shoulders that are down, you may be communicating disappointment, tiredness or unhappiness. A relaxed back with straight shoulders may tell others that you are feeling happy, energetic or confident.

Body language is important every day, but especially when you meet someone for the first time. For example, your body language could help or hurt you in a job interview.

Facial expressions (movements) are nonverbal communications. Nodding or shaking the head means yes or no. Raising eyebrows might show surprise, a smile shows good feelings and a frown shows anger or disapproval.

Facial expressions can communicate strong feelings in a conversation, even from a distance. Receptionists, flight attendants and hotel clerks must use facial expressions skillfully.



When working with the public, be pleasant. Many times, employees must smile during difficult situations. They must be sincere when they say they are sorry about mistakes that happen. Even when the customers are rude, the worker must learn to stand firm while using pleasant nonverbal communications.

DO ASSIGNMENT SHEET 1.

#2: What did you say?

Communication means sending **and** receiving messages. One way we receive messages is by **listening**.

Hearing and listening are not the same. Hearing is a natural ability that most people have. Listening means paying attention to what you hear. Listening does not come naturally; it must be practiced.

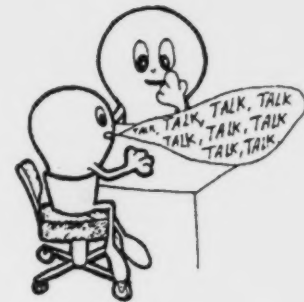
Being an **active listener** requires you to pay attention to the speaker. Unless you are visually impaired, maintain good eye contact with the speaker.

Try these points to help become an active listener. First, silently ask yourself what is being said to make sure you understand it. Second, try to picture in your mind what is being said. Ask yourself, "What are the most important points to remember?"

When listening, you should listen for:

1. What is being said (the content)
2. What feelings are being expressed
3. What to remember

Good listeners are alert. They can tell when feelings are being expressed. Listen for hidden messages to



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understand people better. You will be able to respond better.

When listening for feelings, be careful not to let your own feelings influence what you hear. When angry, you might hear an angry meaning in what was said, when it was not meant that way. Listening for feelings means listening for your own feelings, as well as the speaker's.

Good listening skills are important in the workplace. Being a good listener could help you advance on the job. Being a good listener can help you make fewer mistakes, too.

DO ASSIGNMENT SHEET 2.

#3: From me to you (expressions)

Just as listening is a way of receiving messages, **expression skills** like sign language, writing and speaking are ways of sending messages.

Many people who cannot hear or who cannot speak use **sign language** to express themselves. There are hand signals for each letter of the alphabet and for words and thoughts. Sign language is used with facial expressions, body language and hand movements to communicate. An angry frown and large, strong hand movements could be "shouting" in sign language.

Writing is a popular way to express oneself. Learning to write letters is an especially important skill when looking for a job. There are letters asking about jobs, cover letters for applications and resumes, and thank-you-for-the-interview letters. Since people get an impression about you by reading your letters, check the following points:

Do I stick to the subject?



Am I using the correct words?
Is my spelling accurate?
Do my sentences make sense?
Is my punctuation correct?
Does the letter look neat?

When talking, **speak** clearly, pronouncing each word correctly. It is important to speak with the right voice level--not too soft, not too loud.

When you talk, you are usually responding to something someone else has said or done. Respond in an acceptable way and stick to the subject being discussed. Then, others will have more respect for what you say.



DO ASSIGNMENT SHEET 3.

#4: Calm down

When someone speaks to you, especially about things that concern or upset them, use a skill called **reflective listening**. Reflective listening is listening with respect, understanding what a person feels and means, and then repeating what you've heard so the person feels understood and accepted.

To understand what the person feels and means, listen for content, to the voice tone and level, and to body language.

Sometimes you have to tell the person about hidden messages when his/her body language doesn't match what is being said. You can add to the person's feelings of being accepted and understood when you use encouragement.

Encourage someone by using eye contact (letting eyes meet while talking) and using a relaxed posture. Keep a

gentle, even tone in the voice and show the person in some way that you care.

In this way, you can reflect back what might be bothering them and also show that they are worthwhile.

On the other hand, when you speak to other people about things that concern or upset you, use **I-messages**. I-messages show respect for yourself and for the other person.

Using an I-message instead of verbally attacking someone (yelling, blaming, scolding) makes you look at your own feelings and put them into words. It also makes you look at whose problem it is--yours or the other person's. Then, look at what you would like to do about the problem.

The usual pattern for an I-message is this: "I feel _____ when you _____ because _____. I'd like you to (*put your solution/idea here*): _____."

For example, someone might say, "I feel *hurt* when you call me *ding bat* because *I know I'm not stupid*. I'd like you to *stop calling me names in front of others*."

Using I-messages lets others know that you feel worthwhile and that they are worthwhile, too.

#5: Influencing others

You can encourage either positive or negative responses by your appearance, body language and you say or write your thoughts and ideas.

Appearance (the way you look or dress) should be appropriate for the kind of work you do or the activity in



which you are involved. You make a positive impression if you are neat and clean. Even workers who do dirty work should start each day with clean hair, teeth, body, clothes and a pleasant expression.

People are influenced by **what you do and say**. You can help others be positive if you are clean, neat, speak politely and behave appropriately.

Body language should include a smile, a gleam in the eye, a relaxed and confident posture, and eye contact with the other person.

Voice tone should be enthusiastic. Speak clearly and not too loud or too soft.

On the other hand, you can discourage thoughts or ideas by showing negative appearances or behaving in a negative way. You can have a **negative influence** on people around you if your body is slumped or your face looks worried. A discouraged tone of voice and pessimistic (gloomy) talk are also negative.

Now that you know how you can affect others' reactions, look at how others affect you. When you have to make a decision, do you listen mostly to **what** people are saying or **how** they say it?

Which influences you the most?



Assignment Sheet 1: Body Language Role-Playing

Directions: As each student "acts out" the emotion described, write down how that student used body language to tell about feelings.

1. Fear

You are the parent of a teenager. You just heard on the TV news that the pizza place where your teen went with friends has caught fire. You are afraid your child might be hurt.

Student's name

Body language

Emotion

2. Happiness

You worked very hard to get the job you wanted and you have tried hard to do the job well. Your boss just called you into the office and said that you are a great worker and that you will get a raise.

Student's name

Body language

Emotion

MODULE 3: LIFE SKILLS

You are having lunch with your best friend, who suddenly says that he/she is moving to another state. You will not get to see that friend again for a long time.

Emotion

You are the head of a small company. You have just learned that a new employee has been stealing money from the business.

Emotion

Assignment Sheet 2: Listen to Remember

Directions: Answer each question by remembering what your teacher read from Transparency Master 1.

1. Who was this story about?
2. When did this all take place?
3. What broke first?
4. What broke second?
5. What broke third?
6. Where was he trying to go?
7. Why didn't he return to his house?

Assignment Sheet 3: Jobs that Get the Message Across

Directions: Think of jobs that use the following communication skills, then write them below.

1. Jobs that use a lot of **nonverbal communication**:

2. Jobs that use a lot of **listening**:

3. Jobs that use a lot of **speaking**:

4. Jobs that use a lot of **writing**:

Lesson 1 Review

1. List three examples of nonverbal communication (body language).
 - a.
 - b.
 - c.
2. List three examples of listening skills.
 - a.
 - b.
 - c.
3. List three examples of verbal skills.
 - a.
 - b.
 - c.
4. Write a brief answer to these questions.
 - a. What does reflective listening mean?
 - b. What are I-messages and why do we use them?

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5. How can you help someone to give a positive reaction to your thought or idea?
 - a. Appearance:
 - b. Body language:
 - c. Voice tone:
6. What do active listeners do?
 - a.
 - b.
 - c.

Lesson 2: Money Management

Learner Outcomes

- #1. Define a consumer.
- #2. Identify consumer skills.
- #3. Recognize legal rights and responsibilities of consumers.
- #4. Explain how to make and keep a financial budget.
- #5. Identify places where consumers can get help with money problems.
- #6. Identify and show that you can complete three financial forms used in everyday life.
- #7. List kinds of housing.
- #8. List ways to get housing.
- #9. List things to think about when choosing a home that is right for you.
- #10. List costs of caring for a home.
- #11. Explain how using different kinds of transportation can affect a career.



#1: Who is a consumer?

A consumer is anyone who consumes (buys or uses) a thing or service. Every day we buy food, clothes, medicines, household items, admissions tickets and so on.

The buying, spending and saving habits of consumers influence the strength of the country's economy. As consumers, we buy or rent homes. We use and pay for such things as electricity, water, telephone and gasoline.

As a working citizen, you want to get the most for your money. Therefore, you need good consumer skills.



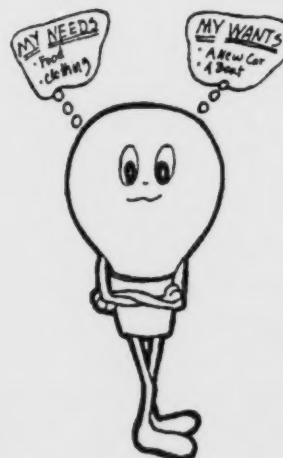
#2: Six consumer skills

1. Identify needs.

It is difficult to earn or save lots of money. If you are not careful, your money will be spent before you know it.

Know your needs. What things do you truly need to live a reasonably comfortable life? Ask yourself, "Without this, will I still have good health, food or housing? Will I have the transportation, education, equipment or supplies necessary for my job?"

Consumers must plan spending so that all the important needs are satisfied before the money runs out.



2. Know how to use money.

When paying for something, you must give the clerk enough money, so knowing how much money you have and how to make change are important consumer skills.

3. Know where to find the item or service.

Smart consumers don't buy the first thing they see. They shop around for the best buy. There are many ways to find out about the location of businesses and services that provide the best bargain.

- * Asking friends
- * Radio ads
- * Newspaper ads
- * Television ads
- * The yellow pages
- * Welcome Wagon
- * Chamber of Commerce

4. Look for **quality**.

Just because an item is cheap does not mean that it is the best one to buy. Quality is very important. Look at how well something is made or how well a service is performed. Check for:

- * Careful treatment
- * Talented work
- * Strong or well-made products
- * Correct ingredients or materials
- * Correct style or behavior
- * Safety
- * Long-lasting equipment/products
- * Good reputation



5. **Compare** carefully.

Match products or services that are similar to decide which is best. Compare:

- * Quality
- * Price
- * Style or kind (Does it fit my needs or wants?)
- * Quantity (How much is there?)
- * Safety features



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6. Judge advertising.

One of the goals of advertising is to persuade you to choose one product or service over all the others.

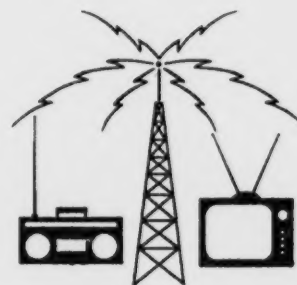
Advertisers do this in different ways:

- * Exaggeration (saying it's bigger or better than all the others, when it may not be)
- * Repetition (saying the same thing over and over again)
- * Part truth (telling only part of the story)
- * Unreliable facts (limited or biased testing of a product)
- * Selling a by-product (like love, youth, good looks, power, success, wealth and so on)

To get you, the consumer, to believe in what is being advertised, the speaker in the ad tries to appeal to you.

The speaker might talk to you:

- | | |
|------------------------|-------------------------|
| * As a friend | * As a hero |
| * As a fellow sufferer | * With fast talk |
| * As an advisor | * With a sense of humor |
| | * With sex appeal |



Watch for these clues in advertising. Ask for references (people who can support their claims). Read before you buy. Ask lots of questions, especially if promises sound too good to be true. If trials are offered, use them.

DO ASSIGNMENT SHEETS 1 AND 2

#3: Consumer rights and responsibilities

The law promises the consumer certain **rights**. You can return things within a reasonable amount of time if they are damaged or defective (not made right). On most large purchases, you can change your mind after a day or two. It

is up to the consumer to know and use these rights in order to buy wisely.

Basic rights	Steps to wise buying
Right to be informed	Study buying guides and labels. Telephone first for information. Check items or services at different businesses. Ask questions.
Right to safety	Check product safety. Personally inspect before buying.
Right to choose	Make your own choice; no one can force you to buy.
Right to be heard	If you like a product or service, let the retailer or company know. If you buy a defective product or service, let the retailer or company know.

When consumers have problems with products or services, it is their **responsibility** to be heard. The dissatisfied customer should:

1. Identify the problem.

- * I was sold a product that did not work or was unsafe.
- * I was cheated or tricked.
- * I was not treated fairly.

2. Check the guarantee or warranty.

- * Keep receipts and other documents in case the product needs to be returned or exchanged.
- * Follow the directions on the guarantee or warranty.
- * Is the problem covered by the guarantee or warranty?



3. Check the product again.

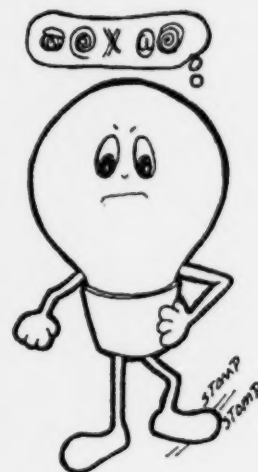
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- * Did you follow the directions correctly?
- * Did you do what you were supposed to do to make it work?

4. Make a complaint.

- * Be calm. "Cool off" before you begin writing or calling so that you can be objective and fair.
 - * Be polite and tactful. Explain why you're asking for action.
 - * Be honest and straightforward. State the facts clearly and briefly.
 - * Address the complaint to someone in authority, such as the president of the company or a manager.
 - * End with a direct request of what you want them to do.
- Add a positive word or comment about the product or company, if you can.
- * If the company does not respond, make complaints to the local news media. Follow-up action can be taken to small claims court.



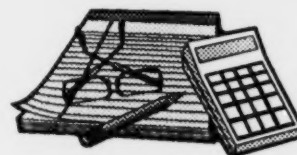
DO ASSIGNMENT SHEET 3

#4: Budgeting (making money and month match)

As you take on more and more responsibility for yourself and others, you spend money on a home, utilities, groceries, clothing, insurance, doctors and dentists, transportation and fun.

The kind and amount of expenses are different for every family. The money spent depends on family size, amount of income, any unusual needs (such as medical bills) and the family's goals.

Two spending patterns people use are the **see/buy** method and the **budget** method. In the see/buy method, money might go for a "need" or it might go for a "want," whichever happens first.



Consumers using the budget method plan how their money will be spent. They look for expenses coming up and set aside money to pay for those expenses. They plan for their "needs" so that their money and month will come out even.

Can a person who budgets money also allow for the see/buy method? How?

DO ASSIGNMENT SHEET 4

#5: Getting help with money problems

Consumers face all kinds of money problems: large and unexpected expenses, overspending, losing a job, not understanding tax forms and so on. Knowing where and how to get help is very important. Many organizations and agencies have toll-free 800 telephone numbers that do not cost anything to call. (A 900 number, on the other hand, *always* costs something, and it's usually a certain amount *per minute*.)

There are three kinds of financial help that consumers should know about.

BANKS: Banks help people with loans, savings and checking accounts. A **checking account** can help keep track of how money is spent and is especially good for handling large sums of money (rent, car payments).

A **savings account** can help pay for unexpected emergencies, vacations and protection from job loss. Smart consumers save money for retirement, also.

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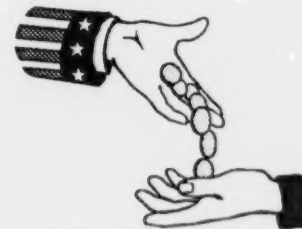
Consumers who want a **loan** have to prove they can pay back the loan and the interest. Put off a loan unless you can afford the down payment (large first payment) and monthly payments. The loan should be for items you need now that would take a long time to save up for.



Banks can help students get **financial aid** for college, vocational-technical school or other training. Most education loans have low interest rates. Students are usually allowed to wait until their education or training is completed to start repaying the loan.

PRIVATE BUSINESS: These businesses include loan companies, tax advisors, lawyers and credit management businesses. For a fee, many private businesses help students find **scholarships and financial aid** to pay for college and other training. (Many times, you can save money by doing much of the research yourself; ask your school counselor for help.)

GOVERNMENT PROGRAMS: **Unemployment insurance** provides money for people who lose their jobs.



Workmen's compensation can be used to pay medical costs for those who are hurt on the job.

Internal Revenue Service offices help people with filling out tax forms.

Social Security offices keep track of claims (requests for payments) for those who have earned retirement income, death benefit income, disability insurance and aid to families.

Energy assistance programs provide for the elderly and for those who are on a low income.

The **Division of Family Services** helps families who need financial advice.

Federal financial aid programs can provide student grants for college or vocational training. Grants do not have to be repaid. However, you may have to meet income requirements to qualify. See your high school counselor or a college financial aid officer to get applications.

DO ASSIGNMENT SHEETS 5 AND 6.

#6: Financial forms

Consumers are often required to complete financial forms. It is important to know what these forms are for and how they should be filled out. Some examples are checks, deposit tickets and monthly bank statements.

The image shows a sample check with the following details and labels:

- Name and Address:** Adam Sparhejon, 2316 Industrial Way, Columbia, Missouri 65202
- Person Being Paid:** Donald Davis
- Check Number:** 354
- Date:** 7-7-94
- Pay to the order of:** Donald Davis
- Amount in Words:** One hundred and 80/100
- Amount in Figures:** \$100.80
- Signature:** Adam Sparhejon
- Bank Information:** FIRST BANK OF COLUMBIA, Columbia, Missouri, 104--1674 178 0364

As you know, checks are used in the place of cash. They represent the money in your checking account. Do not write checks for more money than you have in your account; it is against the law. Many places charge \$20 or

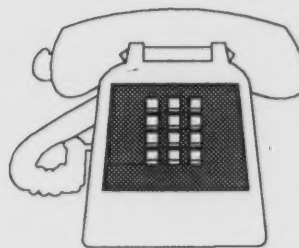
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more for each bad check. They could also have the person arrested, if they wanted to.

Technology has changed the way people do banking. Most banks have **automatic teller machines (ATMs)**. Each bank member who asks can have a special card with a personal identification number (**PIN number**). This card and secret identification number can be used to get money from ATM machines around most cities and towns.

Deposit tickets are used to put money or checks into your bank account. Many banks allow members to do some banking by phone. For example, you may be able to use a touch-tone phone to transfer money from one account to another. You can also find out your account balance. A secret PIN number must be used to do this.



Many consumers use **duplicate checks**. Each duplicate check has a special paper that makes an imprint (copy) of the check as you write it. Instead of returning the checks you have written, many banks send only a bank statement monthly to customers. (Banks file the checks for a while in case you need them.)

The **bank statement** lists the checks, withdrawals and deposits you have made and any bank charges. This form helps you know how much money is really in your account.

Be sure to balance your bank statement and checkbook each month. In other words, check the math and make sure the checkbook and the bank statement have the same ending balance. Remember to subtract checks that are still outstanding (not in the bank yet). Add any deposits made after the date on the bank statement.

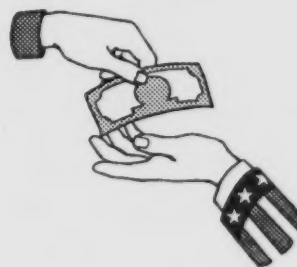
Consumers who are interested in **credit** buying need to know about charge account applications and contract forms. Shop around for the best credit card. Interest rates, monthly payments and annual fees can be very different.



Charge accounts can be convenient since there is no need to carry around lots of money. You can take advantage of sales and buy "big cost" items like furniture or appliances easier.

But be careful. It is easy to overspend with credit buying, and it can cost more to charge things you buy. Customers should pay as they go and avoid large debts.

People who earn money at a job are required by law to complete **federal and state income tax withholding forms (Form W-4)**. These taxes help support the government. The W-4 form helps your employer withhold (take out) the right amount of taxes.



When they file their taxes, people who earn very little money during the year can get back all or part of the tax monies withheld. Other workers may ask their employer (on the W-4 form) to withhold *more* taxes than they owe so that the government will return their overpayment.

At the end of the year, workers fill out tax return forms to see if they owe the government more taxes or if they will receive a refund.

All citizens of our country must have a **Social Security number**. This number is used to keep track of who pays taxes and who is qualified to get Social Security benefits, among other things.

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Contributions paid to Social Security for 10 years will provide a monthly retirement check for life at retirement age. Both you and your employer contribute for you.



The Social Security number is yours. No one else has your number. You may use it as your identification number for other purposes, too. Parents are required to request a number for each child long before he/she is of school age. They may apply any time after the child is born.

A person age 18 or older who is applying for a number the first time must apply in person. An application form may be obtained from the Social Security Office; check your local telephone book.

DO ASSIGNMENT SHEETS 7, 8, 9 AND 10.

#7: Housing choices

When looking for a place to live, there are many kinds of housing from which to choose. Some buildings are divided so that many families can live in them, and other homes are meant for just one family. Rented apartments and single rooms are available almost everywhere.

Rented apartment: Most young adults starting out prefer to rent before buying a place to live. There are apartments located in large buildings or in houses that have been divided up. Two or more adults sometimes live together in a rented house or apartment to keep costs down.

An apartment has living, sleeping, eating and bathroom space provided. Usually, apartments have separate hook-ups for electricity and/or gas, water and sewer.

One advantage of renting is that the owner has general responsibility for normal repairs and upkeep. The renter is

responsible for cleaning and everyday care. Some owners provide furniture, too. Other apartments are unfurnished.

Most renters are required to sign a lease. This is a contract or promise that they will stay for a set length of time (six months or one year). A deposit is also often required, which helps pay for damages that may occur in the apartment.

Rented room: Most rented rooms are furnished and contain only one room. There is usually no kitchen, and the bath is often shared with other renters.

A **duplex** is a house that has been divided into two separate, identical apartments. A **condominium** is like an apartment; someone else takes care of the building and the land. The big difference is condos are usually bought, not rented. **Mobile homes** are also popular for renters. They must be set on a lot and are often called trailer homes.

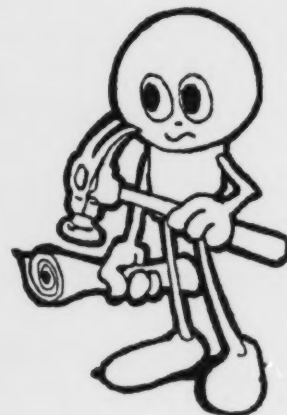
Buying a house: Very few young adults can afford to buy a house when they first begin to work. It is smart to wait a few years, save money and do lots of planning.

If you think you would like to buy or build a house, make sure you read, save, plan and ask questions before getting started. Owning a home is expensive and is a lot of responsibility. There are many benefits to owning your own home, but make sure you are prepared before you sign the papers.

DO ASSIGNMENT SHEET 11.

#8: A home that is right for you

When trying to decide on a home, look closely at your needs, the way you live and your likes and dislikes. How



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will your career affect the home? When choosing a home, ask these questions:

- * How much can I afford to pay?
- * Is it important that my home is located near my job?
- * How much can I pay for a home? Will my salary cover the cost?
- * How much time will I spend at home? Will I be in the workplace or traveling a lot?
- * Is there a chance that I will be moving soon because of promotion or changing jobs?
- * Does my job require any space at home for storage or working at home?
- * Does my job require that I do any entertaining at home?

There are other things that should be considered. Look at how important it is to have schools, churches, stores and recreation located nearby. Carefully inspect the safety of a potential home and the safety of the neighborhood.

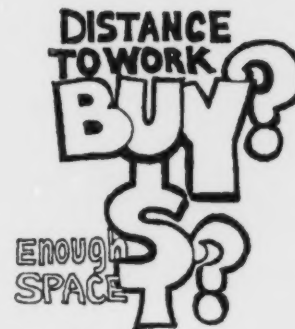
#9: Finding a place to live

After considering which kind of housing matches your needs and likes, find out what kinds of homes are available in the community.

In the local newspaper's classified advertisement (or "want ad") section, there will be homes and apartments listed for sale or rent.

Real estate agencies can help you find a place to live. Also, ask friends, relatives or others about homes that are available.

DO ASSIGNMENT SHEET 12.



#10: Housing expenses

If you decide to share the **rent** of an apartment or house with friends, "don't get caught holding the bag." (Make sure you know who is paying for what.)

Decide whose name will appear on the lease. Who will receive the **utility** (gas and/or electric) bill each month? What about the **water and sewer bill**? Will there be a cost for **trash pick up**? How will the costs be divided?

Will one person's name be placed on the **phone** bill? How reliable is your roommate(s)? It is possible to have separate lines in one house, or you can sign up for separate long-distance services. Call the phone company to find out how much it will cost.

How will you divide the **grocery** bill? What if one person has a bigger appetite than the others? Decide how to handle this *before* you move in. Consider cleaning and laundry supplies, as well.

In almost any place you live, it is smart to buy **renter's insurance**. In case of theft or damage (fire, storm, etc.), insurance will help replace things in your home. Keep a list of all the things you own, their cost and when and where they were bought. Be sure your home has smoke detectors, too.

DO ASSIGNMENT SHEET 13.



#11: Choosing the best transportation

To be successful at a job, you have to get to work first. That means choosing the kind of transportation that is right for you and sometimes for the job.

There are many kinds of transportation, but these are the most common: airplane or helicopter, bicycle, bus, car, motorcycle, train and walking (or running).

Compare costs when choosing transportation. Is buying, fueling and maintaining a vehicle less expensive than renting a car or paying for a bus or train ride? Also compare what the ride costs you in personal energy. (Walking or bicycling definitely takes more energy than a taxi ride.)

Many people save on costs by car pooling, which is sometimes organized through the employer. Workers take turns driving each other to their jobs. Car pooling saves fuel, energy and parking.

Convenience (how easy it is) is another thing to think about. The time that it takes to get to a job matters a lot to many workers. Those who have to go on long trips are concerned about speed and meeting schedules. While trains and airplanes offer the most speed while traveling, they also demand extra time in making reservations, picking up tickets, waiting on delayed runs or making transfers.

For shorter distances, walking, bicycling, driving a car and riding a motorcycle let the user be in control (decide when and where to go).

Another point of convenience involves parking. Riders do not have to park a taxi or bus, but they do have to park bicycles, motorcycles and cars.



Many people look at safety when choosing transportation. Some prefer not to walk or ride bicycles or motorcycles in heavy traffic because of the greater danger involved. Concerns about safety are different for different people.

Some workers use their transportation as a status symbol. Sales people, for instance, have to "sell themselves" to the public, so they try to drive a car that says something about their success.

For others, the kind of transportation they choose can relate to their self-esteem. They might like the privacy of a car, motorcycle or bicycle. Or they might prefer the importance of riding in an expensive car, train or airplane.

Transportation is affected by the demands of a job and a person's likes and dislikes. It is also affected by availability (what is on hand or in the community).

What kinds of transportation are in your community? What do they require of you, the user? How do they compare to each other in cost, convenience, safety and the feelings they give the user?

DO ASSIGNMENT SHEET 14.



Handout 1: Warranty**WARRANTY****CAPITAL ELECTRIC COMPANY**
Automatic Dishwasher

If your new Capital dishwasher fails because of a manufacturing defect within one year from the date of original purchase, Capital Electric will repair the product at no charge to you. Both parts and service labor are included.

This warranty is yours as the purchaser for your home use and is for products purchased and retained within the 50 states of the USA and the District of Columbia. Of course, it does not cover damage by accident or misuse. Service will be provided by our factory organization or by our authorized service organization in your area. All you need do is look us up in the yellow pages; we are nearby.

Capital Electric
Kitchen Appliance and Home Laundry Division
Dishwasher and Disposal Department

Handout 2: Planning Your Budget**Monthly Income**

Week	From	How much	TOTAL
1			
2			
3			
4			

Monthly Expenses

Plan to spend:										
Week	Home	Food	Utilities	Trans.	Clothes	Insurance	Medical	Fun	Other	TOTAL
Spent: 1										
2										
3										
4										
TOTALS										

If the TOTALS (in shaded areas) are the same or less than what you planned to spend, you are doing great!

Handout 3: Expense Cards

HOME



Insurance

Food

MEDICAL



UTILITIES



Fun!

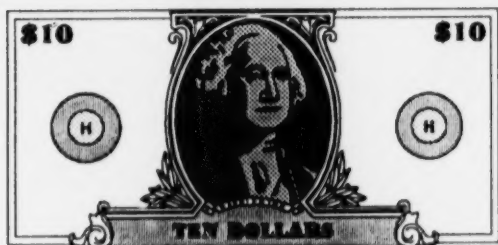
Transportation



OTHER

CLOTHING

Cut out each expense card.

Handout 4: Money for Assignment Sheet 4

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Handout 5: Bank StatementChecks paid by bank
during the monthName and address
of depositor

Account number

Mr. R. Everett Lee
120 Clark Street
Toledo, OH 43605

ACCOUNT NO.

342 5641 1562

Date of statement

Nov. 30, 1992

CHECKS AND OTHER DEBITS	DEPOSITS	DATE	BALANCE
10.00		Nov. 1	780.00*
75.00		2	770.00*
15.75		4	695.00*
20.00		8	679.25*
17.34		9	659.25*
		12	641.91*
22.86	175.50	15	817.41*
400.00		17	794.55*
7.50		19	394.55*
		20	387.05*
21.50	198.25	22	585.30*
7.77		24	563.80*
20.00		27	556.03*
8.50		29	536.03*
11.99		29	527.53*
	1.80 DM	30	515.54*
90.00		30	513.74*
14.50		30	423.74*
160.00		30	409.24*
	1.50 SC		249.24*
			247.74*

Balance previous statement	Number enclosure	Checks		Deposits		Service Charge	Closing Balance
		Number	Amount	Number	Amount		
780.00	18	16	902.71	2	373.75	1.50	247.74

SYMBOLS:LC - Service Charge
LS - ListOD - Overdraft Charge
RT - Returned Check
DM - Debit MemoService charge
for the monthBalance at
beginning
of monthDeposits made
during monthBalance at end
of month

Handout 6: Filling Out a W-4 Form

1. This form helps the employer determine how much federal income tax to withhold from the employee's wages.
2. Only the correct number of exemptions should be claimed.
3. An employee may claim fewer exemptions than he or she actually has, but not more. Claiming fewer exemptions results in more tax being deducted from the paycheck.
4. A new certificate should be filed when the number of exemptions changes. It **must** be filed within 10 days when the number **decreases**.



MISSOURI DEPARTMENT OF REVENUE

EMPLOYEE'S WITHHOLDING ALLOWANCE CERTIFICATE**MO W-4**
(REV. 3-91)This certificate is for income tax withholding purposes only.
PLEASE TYPE OR PRINT.

FULL NAME		SOCIAL SECURITY NUMBER	MARITAL STATUS (If married but legally separated or wife (husband) is a nonresident alien, check the single box) ☐ SINGLE ☐ MARRIED
HOME ADDRESS (NUMBER AND STREET OR RURAL ROUTE)		CITY OR TOWN, STATE, AND ZIP CODE	

1. Allowance for yourself — enter 1	1.	
2. Allowance for your spouse — enter 1	2.	
3. Allowance(s) for dependent(s) — you are entitled to claim an allowance for each dependent you will be able to claim on your federal income tax return. Do not include yourself or spouse — enter the number of dependents	3.	
4. Allowances for itemized deductions (see instructions)	4.	
5. TOTAL — Add lines 1 through 4 above - enter "SAME" if claiming same number of Federal allowances	5.	
6. Additional amount per pay period you want deducted \$		
7. I claim complete "Exempt" status from withholding because (see instructions and check boxes below that apply)		
A. ☐ Last year I did not owe any Missouri income tax and had a right to a full refund of all income tax withheld, and		
B. ☐ This year I do not expect to owe any Missouri income tax and expect to have a right to a full refund of all income tax withheld. If both "A" and "B" apply, enter the year effective and "EXEMPT" here		
C. ☐ If you entered "EXEMPT" on line 7b, are you a full time student? ☐ Yes ☐ No		
Under the penalties of perjury, I certify that to the best of my knowledge and belief, the amount of withholding claimed on this certificate does not exceed the number to which I am entitled.		
SIGNATURE		

MO 860-1598 (3-91)

Assignment Sheet 1: Getting the Most for Your Money

Directions: Complete each part carefully and look at how you are able to use the consumer skills in bold letters.

Identify needs. Needs are different for different people. A consumer who is responsible for a family will have to think about more needs than the consumer who lives alone.

What needs do you have at this time in your life? List at least three.

1.

2.

3.

Know how to use money. Jesse's grocery bill came to \$14.06.

4. If Jesse paid it with \$15 cash, how much change would there be? _____

5. If Jesse paid it with a \$20 bill, how much change would there be? _____

6. If Jesse wanted to pay the exact amount, what bills and coins could he use and how many?

_____ dollar(s)

_____ dime(s)

_____ quarter(s)

_____ nickel(s)

_____ penny(ies)

Know where to find it. (Use the telephone book if you need to.) Where could you go in your community if you wanted:

7. To buy toothpaste?

8. To buy medicine?

9. To rent a house?

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10. To get the gas meter turned on?

11. To buy a car?

12. To buy a clock?

Look for quality. Things that are well made or perform well have quality.

13. Name something you bought that was well made and describe why you liked its quality.

Compare carefully. What would you look for in comparing these products or services?

14. Razor blades

15. Ink pens

16. Doctors

17. Potato chips

18. Dentists

19. Jeans

Judge advertising. Consumers should know why they want to buy a product or service. Do they really need it, or is the desire because of advertising?

20. Check the kind of advertising that influences you most.

- ☐ Exaggeration
- ☐ Repetition
- ☐ Part-truth
- ☐ Unreliable facts
- ☐ Selling a by-product

21. Where do you see the kind of advertising you checked in #20 most often? (Check your answer.)

- | | |
|-------------------------------------|---|
| ☐ Television | ☐ Newspapers |
| ☐ Radio | ☐ Other (describe) |
| ☐ Magazines | |

22. Which of the people below make you listen most closely?

- ☐ Friend
- ☐ Fellow sufferer
- ☐ Advisor
- ☐ Hero
- ☐ Fast talker
- ☐ Person with sense of humor
- ☐ Person with sex appeal

Assignment Sheet 2: Knowing Consumer Skills Will Make Your Job Easier

Whether your job is to convince people to use your services (pay you to do something for them) or to buy a product, it will help to know these consumer skills.

Directions: Read the consumer skill, then fill in the blank with the skill that relates to it. The first one is done for you.

1. Identify needs.
Determine what you really want or are looking for.
2. Know how to use money.
Know how to make correct change. Explain to the customer what costs are included in the total charges.
3. Know where to find the item or service.
4. Look for quality.
5. Compare carefully.
6. Judge advertising.

Assignment Sheet 3: Complaint Procedures

Directions: The following statements reflect things that Connie Consumer did when her six-months-old dishwasher wouldn't start. However, the steps are out of order. Your job is to rearrange the statements into a logical "complaint" order by placing numbers from 1 to 8 in the blanks to the left.

- ___ a. Wrote a complaint letter to the manufacturer.
- ___ b. Reread the operating directions to make sure she understands how it should work.
- ___ c. Filed a claim in the small claims court for damages.
- ___ d. Went back to the dealer and requested free repair work.
- ___ e. Telephoned the manufacturer's customer service supervisor.
- ___ f. Checked the guarantee or warranty.
- ___ g. Filed a complaint on the dealer with the Better Business Bureau.
- ___ h. Told the local newspaper of the problem by writing a letter to the editor.

Sample complaint letter

- describe your purchase
- name of product, serial numbers
- include date and location of purchase

- ask for specific action
- enclose copies of documents

(Your Address)
(Your City, State, ZIP Code)
(Date)

(Name of Contact Person)
(Title)
(Company Name)
(Street Address)
(City, State, ZIP Code)

Dear (Contact Person):

On (date), I purchased (or had repaired) a (name of the product with serial or model number or service performed). I made this purchase at (location, date, and other important details of the transaction).

Unfortunately, your product (or service) has not performed well (or the service was inadequate) because (state the problem).

Therefore, to resolve the problem, I would appreciate your (state the specific action you want). Enclosed are copies (copies-NOT originals) of my records (receipts, guarantees, warranties, canceled checks, contracts, model and serial numbers, and any other documents).

I look forward to your reply and a resolution to my problem, and will wait (set time limit) before seeking third-party assistance. Please contact me at the above address or by phone at (home and office numbers-with area codes).

- state the problem
- give the history

- allow time for action or response
- include how you can be reached

Sincerely,

(Your name)
(Your account number)

Keep copies of
your letter and
all related documents

Credit: *Consumer's Resource Handbook*. Washington, D.C.: U.S. Office of Consumer Affairs, 1990.

Assignment Sheet 4: Stretch Those Dollars!

Directions: Cut out the expense cards and the "money" (Handouts 3 and 4). Spread out the money in front of you. Read each budget situation described below carefully. After each situation, sort the money and place the right amount with the right expense card. Answer the questions at the end of each situation.

Situation 1

You are the head of a three-member family. The total income for your family is \$21,000 a year after taxes. That is \$1,750 per month. The following expenses have to be paid this month:

\$410	Home/rent
345	Food
190	Utilities--electricity, gas, phone, water
290	Transportation--car payment, gasoline
85	Clothing--school clothes for your child
200	Insurance--home, health, car and life
80	Medical--dental check-up and a filling
70	Fun--movies, magazines, eating out
70	Other--gift for grandmother, haircuts

1. How much are the total expenses? _____ Did you have enough money for all the expenses?
2. Where do you think this family could cut down on their expenses?

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MODULE 3: LIFE SKILLS

Situation 2

You are the head of the same three-member family. You still have an income of \$1,750 per month. This month, however, some unexpected expenses have come up.

\$410	Home/rent
360	Food
190	Utilities--electricity, gas, phone, water (It was a cold winter.)
290	Transportation--car payment, gasoline
85	Clothing--two pairs of winter boots
200	Insurance--home, health, car and life
200	Medical--Your child fell on the ice and broke an arm.
200	Car repair
70	Fun
27	Other--haircuts, gift for child's birthday

3. How much are the total expenses? _____ Did you have enough money for all the expenses?
4. Where can the extra money come from?
5. How important is it to set aside a little money each month in savings to cope with unexpected bills?

Assignment Sheet 5: Toll-Free Numbers

Many organizations and agencies (city, county, state and federal) have set up toll-free "800" telephone numbers that any consumer may use to ask for information or make a complaint. There is no charge for calling long-distance 800 numbers (unlike 900 numbers). Following is a list of some 800 numbers that were set up to consumers. (Your area may have others.)

1. Division of Family Services/DDS
Child Abuse, 227 Metro Drive, PO
Box 88, Jefferson City, MO 65103-
0088 1-800-392-3448
2. Federal Tax Information/Problem
Resolution Office 1-800-829-1040
3. Federal Student Aid Information
Center, PO Box 84, Washington, DC
20044 1-800-4 FED-AID
4. Internal Revenue Service, 3702 W.
Truman Blvd. Suite 112, Jefferson
City, MO 65109 1-800- 829-FORM
(3676)
5. Missouri Attorney General's Office,
Jefferson City, Mo. (to report any
product that you feel was sold
dishonestly) 1-800-392-8222
6. Missouri Public Service Commission,
Utility Complaint Service, Jefferson
City, Mo. (to ask questions about
utility service) 1-800-392-4211
7. Public Service Commission (handles
complaints about utilities) 1-800-392-
4211
8. Recorded Tax and Refund
Information -- 1-800-829-4477
9. Social Security Administration, 3702
W. Truman Blvd., Jefferson City, MO
65109 1-800-722-1213

Directions: Assume the role of reporter. Call one of the 800 toll-free numbers and find answers to the questions below (plus any others you may wish to add). Write answers under each of the questions.

Say to the person answering your call: "My name is _____, and in one of my classes I am learning how 800 numbers help consumers. Will you please answer some questions for me?"

1. I have written the name of the agency as _____
Is that correct?
2. May I ask your name?

3. What is the average number of calls you receive daily____, weekly____ and/or monthly____? (An estimate is good enough)
4. How does this agency help consumers with their problems?
5. Thank you for your help. Good bye.

Assignment Sheet 6: Getting Help in the Community

Directions: Using the local telephone book, find examples of three different kinds of financial help, where they are located and their phone numbers.

1. Banks

Name of the bank	Address	Phone
------------------	---------	-------

2. Private businesses (These can include loan companies, tax advisors, lawyers, credit management businesses, etc.)

Name of business/person	Address	Phone
-------------------------	---------	-------

3. Government agencies

Agency or program	Address	Phone
-------------------	---------	-------

Assignment Sheet 7: You Do It

Directions: Using today's date, write a check to your teacher for \$15.41.

BOULDER BANK & Trust Company	no. _____
_____ 19 _____	86-1263 1062
pay to the order of _____	\$ _____
_____	dollars
for _____	
I:106 2●●1263:	

Directions: Using the information on the following check, pretend you are Stu Dent. Endorse the check and complete the deposit ticket.

BOULDER BANK & Trust Company	no. <u>112</u>
<u>Sept. 19</u> 19 <u>93</u>	86-1263 1062
pay to the order of <u>Stu Dent</u>	\$ <u>10.00</u>
<u>Ten and no/100</u>	dollars
for _____	<u>Richard Blaine</u>
I:106 2●●1263:	

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Sign above this line.

(back of check)

DEPOSIT TICKET

Date _____ 19____
Deposited With
Boulder Bank & Trust Co.
Tulsa, OK 74105

"018866"

CASH			
CHECKS			
Endorse & List Each Item			
LESS CASH			
TOTAL			

Checks and Other Items Are Received
Subject to the Regulations of This Bank

Assignment Sheet 8: Credit

Directions: Complete this form, using yourself as the person applying for credit.

SAMPLE Credit Card Application	NAME: (PRINT)		AGE	HOME PHONE
	RESIDENCE (NUMBER)		YEARS AT THIS ADDRESS	☐ RENT ☐ OWN
	CITY		STATE	ZIP
	MARRIED ☐ SINGLE ☐		SPOUSE'S NAME	
SERVICE DEALER STAMP	PREVIOUS ADDRESS (IF AT ABOVE ADDRESS LESS THAN ONE YEAR)		SPOUSE'S ANNUAL INCOME ☐ UNDER \$15,000 ☐ OVER \$15,000	NO. OF DEPENDENTS
EMPLOYED BY (IF SELF-EMPLOYED, LIST NAME OF BUSINESS)			HOW LONG	BUSINESS PHONE
BUSINESS ADDRESS			POSITION	
PREVIOUS EMPLOYER (IF EMPLOYED BY ABOVE LESS THAN ONE YEAR)			SPOUSE'S EMPLOYER	
BANK NAME		BANK ADDRESS		TYPE OF ACCOUNT ☐ CHECKING ☐ SAVINGS ☐ LOAN
CREDIT IS ESTABLISHED WITH:				NUMBER OF CARDS REQUIRED
1. _____				
2. _____				
3. _____				
ANNUAL INCOME ☐ UP TO \$10,000 ☐ \$10,001 TO \$20,000 ☐ \$20,001 TO \$30,000 ☐ OVER \$30,000		DO YOU HAVE ANY OTHER OUTSTANDING DEBTS? IF SO, LIST THEM.		
OFFICE USE ONLY		ESTIMATED CREDIT REQUIRED \$ _____ PER MONTH Undersigned understands that monthly statements will be due and payable when rendered; agrees to pay same when due and also agrees that a charge may be imposed on past due balances which applicant agrees to pay when included in the statement. PLEASE SIGN BELOW; SIGNATURE IS REQUIRED ON ALL APPLICATIONS. _____ Signature _____ Date		

Assignment Sheet 9: Buying With Credit

Directions: The 1968 Truth-in-Leading Act requires the seller to make disclosures (tell the truth about hidden costs) on the installment contract that the customer signs. Study the contract below, then supply the information for the following questions.

CREDIT COST DISCLOSURE AS REQUIRED BY FEDERAL LAW

1. Amount of Credit	\$4,500.00	4. FINANCE CHARGE (Composed of)	
2. Other Charges (itemized)		A. Interest or Credit Cost	\$ 881.53
Official Fees	\$ 2.00	B. Service Charge	\$.00
Credit Life	\$ 129.54	C.	\$
Credit Disability	\$ 217.77	5. TOTAL FINANCE CHARGE	\$ 881.53
3. Amount Financed (1 & 2)	\$4,849.31	6. ANNUAL PERCENTAGE RATE	11.08%

36 installments of \$ 159.19 monthly beginning July 1, 1993

The number of payments hereunder, the amount of each payment, the due date of first and all subsequent payments, and the frequency of payments are disclosed elsewhere on this document within the body of the promissory note and security agreement. The description of the property to which a security interest is granted and claimed, the fact that after acquired property is also lien and that future advances and other indebtedness to the secured party are likewise secured by the security interest in said property is disclosed within this document in the security agreement. Prepayment of the obligation entitles refund of the unearned FINANCE CHARGE computed by Rule of 78s. If any installment is not paid within ten days after it is due, a late payment charge of FIVE % of the unpaid installment or FIVE DOLLARS, whichever is less, will be due and payable to the holder hereof.

INSURANCE

PROPERTY INSURANCE, if written in connection with this extension of credit, may be obtained through any proper agent or company of choice by borrower, but if borrower desires such coverage to be obtained through or paid by creditor, the cost will be \$_____ for the term of the credit, subject only to rate increases granted by state officials, and such charge will be added to the cost of the credit.

CREDIT LIFE AND DISABILITY INSURANCE is not required to obtain this extension of credit. If borrower desires such coverage, the costs as set out below will be added to the cost of the credit.

1. The cost for Credit Life Insurance alone will be \$_____ for the term of the loan.

2. The cost for Credit Life and Disability Insurance will be \$ 347.31 for the term of the credit.

I desire Credit Life and Disability Insurance _____
signed _____ date _____

I desire property insurance _____
signed _____ date _____

I desire Credit Life Insurance _____
signed _____ date _____

I desire NO insurance _____
signed _____ date _____

1. What is the amount of credit?
2. What is the amount of the official fee?
3. How much is the finance charge?
4. What is the total dollar amount of payments to be made?
5. What is the annual percentage rate?
6. What are the number and frequency of payments?
7. What is the payment amount?
8. Is a charge made for credit life or disability insurance?

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9. What is the charge? _____ Is credit life insurance required?
10. When is the first payment due?
11. When will the loan be paid off?

Assignment Sheet 10: Forms! Forms! Forms!

Directions: Complete this form, using yourself as the person who is getting the job.

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 6 of the certificate below to see if you can claim exempt status. If exempt, complete line 6; but do not complete lines 4 and 5. No Federal income tax will be withheld from your pay. Your exemption is good for one year only. It expires February 15, 1992.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are

entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form

W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, get Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use Pub. 919, Is My Withholding Correct for 1991?, to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-829-3676 to order this publication. Check your local telephone directory for the IRS assistance number if you need further help.

Personal Allowances Worksheet For 1991, the value of your personal exemption(s) is reduced if your income is over \$100,000 (\$150,000 if married filing jointly, \$125,000 if head of household, or \$75,000 if married filing separately). Get Pub. 919 for details.

- A Enter "1" for yourself if no one else can claim you as a dependent. A _____
- B Enter "1" if: B _____
1. You are single and have only one job; or
 2. You are married, have only one job, and your spouse does not work; or
 3. Your wages from a second job or your spouse's wages (or the total of both) are \$1,000 or less.
- C Enter "1" for your spouse. But, you may choose to enter "0" if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld). C _____
- D Enter number of dependents (other than your spouse or yourself) whom you will claim on your tax return. D _____
- E Enter "1" if you will file as head of household on your tax return (see conditions under "Head of Household," above). E _____
- F Enter "1" if you have at least \$1,500 of child or dependent care expenses for which you plan to claim a credit. F _____
- G Add lines A through F and enter total here. G _____

For accuracy,
do all
worksheets
that apply.

- If you plan to itemize or claim adjustments to income and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.
- If you are single and have more than one job and your combined earnings from all jobs exceed \$27,000 OR if you are married and have a working spouse or more than one job, and the combined earnings from all jobs exceed \$46,000, see the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
- If neither of the above situations applies, stop here and enter the number from line G on line 4 of Form W-4 below.

Cut here and give the certificate to your employer. Keep the top portion for your records.

Form W-4 Department of the Treasury Internal Revenue Service	Employee's Withholding Allowance Certificate ▶ For Privacy Act and Paperwork Reduction Act Notice, see reverse.	OMB No. 1545-0010 1991
1 Type or print your first name and middle initial _____ Last name _____		2 Your social security number _____
Home address (number and street or rural route) _____ City or town, state, and ZIP code _____		3 Marital status ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate. Note: If married, but legally separated, or spouse is a nonresident alien, check the Single box.
4 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) _____		4
5 Additional amount, if any, you want deducted from each pay _____		5 \$
6 I claim exemption from withholding and I certify that I meet ALL of the following conditions for exemption: • Last year I had a right to a refund of ALL Federal income tax withheld because I had NO tax liability; AND • This year I expect a refund of ALL Federal income tax withheld because I expect to have NO tax liability; AND • This year if my income exceeds \$550 and includes nonwage income, another person cannot claim me as a dependent. Yes ☐ No ☐		
If you meet all of the above conditions, enter the year effective and "EXEMPT" here: _____ ▶ 6 19		
7 Are you a full-time student? (Note: Full-time students are not automatically exempt.) Yes ☐ No ☐		
Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.		
Employee's signature ▶ _____		Date ▶ _____
8 Employer's name and address (Employer: Complete 8 and 10 only if sending to IRS) _____		9 Office code (optional) _____

Assignment Sheet 11: Match Up

Directions: Match the kind of housing with its correct description.

- | | |
|-------------------------|---|
| ___ 1. Rented apartment | a. This place is usually furnished. There is no kitchen, and the bath is often shared. |
| ___ 2. Rented room | |
| ___ 3. Duplex | b. This home is like an apartment in some ways. Unlike an apartment, a consumer usually buys it. Owners pay fees for care of the building and land. |
| ___ 4. Condominium | |
| ___ 5. Mobile home | c. This place can be bought or rented; has to be set on a lot; is often called a trailer home. |
| ___ 6. Rented house | d. Consumers are smart to wait a few years, read, plan, save lots of money and ask questions before doing this. Only one family lives there. |
| ___ 7. Buying a house | e. This building has been divided into groups of rooms. Signing a lease and paying a deposit is often required. |
| | f. This house that has been separated into identical apartments. It can be bought or rented. |
| | g. A place like this one can be furnished or unfurnished. Only one family lives there. A lease and deposit are often required. |

Assignment Sheet 12: A Place for Me

Directions: Mark the box that best describes how you think you would feel about finding your own home.

How important is it that you:	Not	A little	Fairly	Very
1. Live near your job?				
2. Have the salary to buy a home?				
3. Have the salary to rent a home?				
4. Get to spend a lot of time at home?				
5. Get to live at one home for a long time?				
6. Have enough space to work at home?				
7. Live near schools, churches, stores or places for recreation?				
8. Have a safe home?				
9. Live in a safe neighborhood?				
10. Have enough space for your family?				
11. Have enough space so you can entertain friends?				
12. Live in a noisy neighborhood?				
13. Live in a quiet neighborhood?				
14. Live in the city?				
15. Live in a suburb?				
16. Live in the country?				
17. Own your own home?				
18. Are free to move whenever you want to?				

OCCUPATIONAL PREPARATION

MODULE 3: LIFE SKILLS

Directions: Read your newspaper want ad section carefully. Choose three homes that might fit your future needs and likes. One has to be an apartment, one has to be a house for rent and one has to be a house to buy. Then write the advertisement description in the spaces below.

19. Apartment:

20. House for rent:

21. House for sale:

Assignment Sheet 13: Housing Word Search

Directions: Below is a list of home costs. Find and circle those same words in the puzzle.

Home
Rent
Mortgage
Utilities/Trash
Repairs
Improvements
Taxes/Fees
Insurance
Protection
Belongings

I	M	P	R	O	V	E	M	E	N	T	S
N	A	Z	N	S	C	F	O	Q	D	G	H
S	B	H	V	B	P	M	R	D	N	W	T
U	U	U	T	I	L	I	T	I	E	S	R
R	E	N	T	X	Q	J	G	H	X	F	A
A	Z	J	S	F	T	N	A	R	S	W	S
N	H	O	M	E	O	Z	G	J	H	B	H
C	R	P	E	L	Z	S	E	M	R	Z	B
E	K	S	E	S	L	C	B	F	E	E	S
B	L	B	N	X	R	E	P	A	I	R	S
T	A	X	E	S	J	X	T	M	D	Q	J
X	J	P	R	O	T	E	C	T	I	O	N

Assignment Sheet 14: Getting Around

OCCUPATIONAL PREPARATION
MODULE 3: LIFE SKILLS

Directions: Complete the chart below with information you get from the telephone book, class discussions and the chalkboard. List and describe all the kinds of transportation you can find in your community.

Where you can find it	Kind of transportation	Cost	Advantage	Disadvantage

156

350

Lesson 2 Review

Directions: Read each item below. For each multiple choice question or statement, draw a circle around the letter in front of the answer. For other items, do what you are asked to do.

1. Which kinds of housing were described in this lesson?
 - a. Studio apartments, mobile homes, triplex apartments
 - b. Condominiums, rented apartments, duplexes
 - c. Buying a home, buying a camper, renting a room
2. When choosing a home that is right for you, what are the most important things to consider?
 - a. Price, location and if it meets your needs
 - b. Price, attractiveness and if your friends will like it
 - c. Price, location and whether you will be entertaining
3. What two ways of finding a home were recommended in this lesson?
 - a. Ask your parents or visit people on the street you like.
 - b. Check the newspaper and ask friends.
 - c. Check with real estate companies or wait until someone moves.
4. What are three kinds of home costs?
 - a. Rent, utilities and insurance
 - b. Rent, equity and renter's insurance
 - c. Mortgage payment, renter's insurance and dividends
5. A consumer is a person who _____ or _____ things or services.

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6. List three ways in which you have been a consumer.
 - a.
 - b.
 - c.
7. Which describes consumer skills discussed in this lesson?
 - a. Identify needs, know how to use money and compare carefully.
 - b. Know your rights, write a letter of complaint and collect your fees.
 - c. Know where to find it, use your money well and be polite.
8. Which are basic consumer rights?
 - a. To get your money back and to say what you think
 - b. To assemble peacefully and to get free service
 - c. To make your own choice and to be informed
9. Which describe consumer responsibilities?
 - a. Sue the company and keep the product clean.
 - b. Check the guarantee or warranty and demand your money back.
 - c. Identify the problem and check the product again.
10. How can a budget help consumers?
11. Describe how you would plan a budget. List the things it would include.

12. Which are three places where consumers could get help with money problems?
- Banks, real estate companies, government programs
 - Private businesses, banks and title insurance companies
 - Banks, government programs and private businesses
13. Pretend you are Richard Blaine. Write a check to Connie Consumer for \$5.20.

BOULDER BANK & Trust Company	no. _____ 19 _____ 86-1263 1062
pay to the order of _____ \$ _____	
_____ dollars	
for _____	
I:106 2••1263:	

14. Complete the deposit ticket and deposit a check for \$25 and one for \$630 into your account.

DEPOSIT TICKET		CASH			
Date _____ 19____ Deposited With Boulder Bank & Trust Co. Tulsa, OK 74105 "018866"	CHECKS				
	Endorse				
	& List				
	Each				
	Item				
LESS CASH					
TOTAL					

Checks and Other Items Are Received
Subject to the Regulations of This Bank

OCCUPATIONAL PREPARATION

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15. Explain how using different kinds of transportation can affect a career.
- a. Cost:
 - b. Convenience:
 - c. Safety:
 - d. Personal feelings or job demands:
16. Describe three kinds of transportation in your community. Include one advantage and one disadvantage for each example.

Transportation	Advantage	Disadvantage

375

Lesson 3: Community Awareness

Learner Outcomes

- #1. List rights you enjoy as a citizen.
- #2. List responsibilities you have as a citizen.
- #3. Tell about places in the community that you can go to for help or information.
- #4. Name types of agencies that have hot line numbers.

#1: It's your right

Citizens have certain rights that are given to them by this country, state and community.

All citizens have rights--benefits that belong to them and that cannot be taken away. Some rights, though, can be lost if a citizen breaks the law. Breaking the law usually means that the person has violated others' rights.

Some of the rights citizens enjoy are:

- * Freedom of speech
- * Freedom of religion
- * Freedom of the press
- * Freedom of assembly
- * Right to be safe
- * Right to protection under the law
- * Right to a free public education
- * Right to a trial by jury



OCCUPATIONAL PREPARATION

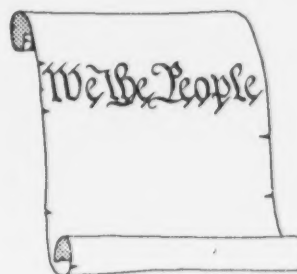
MODULE 3: LIFE SKILLS

- * Right to vote for those who represent the people in government

As a worker, you will also have certain legal rights. For example, most workers:

- * Can expect to receive at least minimum wage
- * Have a right to safe working conditions
- * Have the right to strike within the limits of the law.

It is important to know what your rights are and what your employer's rights are in order to have the correct expectations.



DO ASSIGNMENT SHEET 1

#2: And it's your responsibility

A responsibility is a duty--something that is required of you. Wherever there is a right, there is also some kind of related responsibility. This helps to ensure that everyone's rights will be respected.

When people refuse to accept a legal responsibility like obeying the law, they may be denied their right to live where they want to.

Citizens also have other responsibilities that are not covered by law. The right to vote has with it the responsibility to learn about candidates and issues.

For workers to continue to enjoy their jobs and their rights as workers, they must also accept responsibilities. Workers must meet their contract agreements and do a good job. Learning the industry safety standards and government regulations for the job is part of being a responsible worker.



Some other citizen responsibilities are:

- * Working and paying taxes
- * Driving safely
- * Keeping up your property
- * Conserving natural resources
- * Voting on local and national issues
- * Not littering
- * Being a responsible pet owner
- * Being a responsible parent

As with rights, it is important to know your responsibilities. In this way, you will know what to expect from others and what others expect in return.

DO ASSIGNMENT SHEET 2

#3: What communities have to offer

Most communities, whether large or small, have places people can contact when they need something. These are called **community resources**.

For example:

Vocational and educational resources

Offices that deal with career planning

Agencies that help people find jobs

Public or private schools and adult education courses

Library

Company-sponsored courses that help people advance in their jobs



Recreational resources

Places in which spend leisure time

Places where you can learn a new hobby

Places that will sell things for hobbies

OCCUPATIONAL PREPARATION

MODULE 3: LIFE SKILLS

Places that sponsor organized group sports, individual sports or hobbies

Daily living resources

Grocery store	Pharmacy
Clothing store	Churches
Gas station	Banks
	Hardware store

Health resources

Clinics, hospitals or private doctor's offices
Citizen support groups
Counselors
Veterinarians



Safety and general public welfare

Police departments	Food pantries
Fire stations	Homeless shelters
Lawyers	Health department

Some organizations mail out newsletters. Another idea is to check public bulletin board notices or posters. Newspapers also carry information and articles on community events and programs.

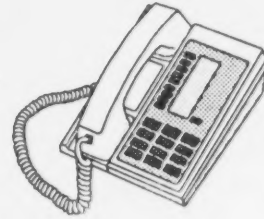
One of the best ways to learn about resources in the area is to use the yellow pages in the phone book to locate names, addresses and phone numbers.

You can then call them and ask questions. Often, they will send out brochures explaining what they do.

DO ASSIGNMENT SHEET 3

#4: Hot line numbers

Make the most of what the community has to offer by taking the responsibility of finding out what resources are available and how to use them.



Also, many communities have agencies with hot line numbers listed in the telephone book. These are numbers that you can call to get information fast. Hot line numbers are frequently set up for such topics as:

Suicide prevention	Poisoning
Child abuse	HIV/AIDS
Alcoholism	Pregnancy counseling
Runaway teens	Homeless shelters
Animal abuse	Legal aid
Food pantries	Incest/rape

DO ASSIGNMENT SHEET 4

Assignment Sheet 1: How Do You Use These Rights?

Directions: Choose **four** rights from the list below and describe how you enjoy each right in your community. Write the name of each freedom or right next to a number, and then write a description and examples.

Freedom of speech

Freedom of the press

Right to be safe

Right to a free public education

Right to vote for government representatives

Freedom of religion

Freedom of assembly

Right to protection under the law

Right to a trial by jury

1. _____

2. _____

3. _____

4. _____

Assignment Sheet 2: It's Your Responsibility to Know

Directions: Fill in the blanks with the answers that are right for you and the community.

1. In your community, what is paid for with tax dollars?
2. Why is it important for all eligible people to vote on both local and national issues?
3. Why is it important for employees/workers to learn and practice safety standards?

Name a business in your area. What safety standards might be important there?

4. What do you think it means to be a responsible parent?
5. Is it important for businesses to be located in the community? _____ Why or why not?
6. What is the speed limit on your street? _____ What does it mean to "drive safely"?
7. Why is it important for people in your area to have jobs?
8. How can you be a responsible pet owner?
9. What can homeowners do to "keep up" their property?

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10. What can you do to make your house or apartment as nice as possible, both inside and out?
11. What can you do to make your neighborhood look and be as nice a place as possible?
12. What can you do to conserve natural resources . . .

at home?

at school?

at work?
13. What are some laws in the community that affect you now?
14. What are some laws that will affect you as an adult?
15. If you wanted a law changed or a new law created, who would you call or write?
(Ask your instructor if you should contact the League of Women Voters or similar group for names of elected representatives.)

Directions: Read the information, then answer the questions below.

Examples of community projects might include: Red Cross blood drives; community vegetable gardens; taking meals to people who cannot cook for themselves; creating a park/playground from a vacant lot; charity fund-raisers; or helping to support a retirement home, a children's home or an animal shelter.

1. What kinds of community projects would you like to see in the community?
2. What can you do to help the community? (You are a valuable resource, too!)
3. How can you find out about community activities, and how can you be a part of them?

Assignment Sheet 4: Community Resources

Directions: For this assignment, you will be using a phone book's yellow pages. Look up the names, addresses and phone numbers of places in the community where you could go to do the following things.

1. Rent a video _____
2. Borrow a book _____
3. Go roller skating _____
4. Go horseback riding _____
5. Take a class to help you get a better job _____

6. Get help finding a job _____
7. Buy new clothes _____

8. Take your dog or cat to a veterinarian _____

9. Open a savings account _____
10. See a doctor _____
11. Get medicine prescribed by a doctor _____
12. Attend church _____
13. Buy supplies to fix the roof on your house _____

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14. Buy supplies to start a vegetable or flower garden _____

15. Take items to be recycled _____

Directions: Now, use the phone book's blue pages. What numbers could you call if you needed help or information on the following?

16. Alcoholics Anonymous _____

17. Pregnancy counseling _____

18. Child abuse _____

19. Runaway teenagers _____

20. Homeless shelters _____

21. Accidental poisoning _____

22. Animal abuse _____

23. Suicide prevention _____

24. HIV/AIDS _____

25. Lawyer/legal help _____

26. Food pantries _____

27. Help for incest/rape victims _____

Lesson 3 Review

1. List three freedoms/rights you enjoy as a citizen.
 - a.
 - b.
 - c.
2. List four responsibilities you have as a citizen.
 - a.
 - b.
 - c.
 - d.
3. Tell about five community resources in the community and what each provides.

Resource	What it provides
a.	
b.	
c.	
d.	
e.	

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4. List **two** ways you can find out what is going on in the community.
 - a.
 - b.
5. Name **three** telephone hot lines that you can call to get help over the phone quickly.
 - a.
 - b.
 - c.

Lesson 4: Self-Esteem and Values

Learner Outcomes

- #1. Identify things you like about yourself or that others like about you.
- #2. Identify examples of self-defeating thoughts.
- #3. Describe how your own beliefs about yourself can affect the way you act and your ability to feel successful.
- #4. Describe ways of improving self-esteem.
- #5. Define the word "value".
- #6. Describe where your values come from and how they can change.
- #7. Describe how values make a difference in your choices throughout life.

#1: Liking myself

Successful people usually feel good about themselves and others. They are in a good mood most of the time, and they respect themselves and others. When problems occur, they have confidence that things will get better. Most people with qualities like these have **high self-esteem**.

"Self-esteem means knowing that you have value as a person, believing that you are worth something--to yourself,



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to your friends and family, and to the outside world."
(*Essence*, Aug. 1990) Different things can make people feel that way.

Some people like how they look, while others have special skills or talents that make them feel good about themselves. There are those who have good memories or are creative. People who get along well with others can make many friends.

We like ourselves because of things that happen throughout our lives. The process starts when we are very young and our families let us know that we are special to them. Then, as we get older, our friends, teachers and other students let us know what they like about us.

Finally, we get feedback from people at our jobs or in activities in the community. As we grow older, we need to continue deciding which qualities are most important to us. People with positive self-esteem have a feeling of belonging and being a part of life.

When you like yourself, it is easier to feel enthusiastic. You are more willing to try hard to be successful. It is easier to like and accept others.

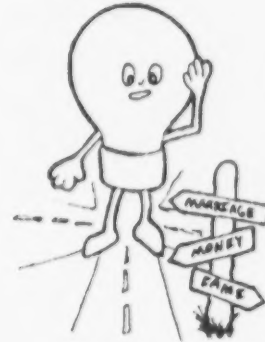
DO ASSIGNMENT SHEET 1.



#2: Things I can't stand about myself

Who feels great all the time? Probably no one. Just as liking yourself shows **high (positive) self-esteem**, not liking yourself shows **low (negative) self-esteem**.

Everyone has times when they have doubts, but people who concentrate only on what is negative make problems for themselves. They may not feel good-looking or smart. They don't try to make or keep friends. They don't try to develop their talents or be successful. These negative thoughts are **self-defeating**.



Sometimes, if a person feels rejected by family or friends, negative thoughts are learned from others. If people believe they aren't worth much, then they probably won't try hard at school, on the job, in sports or in community activities. It is a cycle that is hard to break.

People who feel like they do not "belong" often have low self-esteem. They don't accept compliments well and have a hard time trusting people. They may also say negative things about others.

People with low self-esteem may be jealous and accuse others of not liking them or not treating them fairly.

DO ASSIGNMENT SHEET 2.

#3: Beliefs and actions

Do people with high self-esteem slump their shoulders or stand straight and tall? Do they cast their eyes down or look straight into the eyes of others?

Of course, people who believe in themselves usually stand straight and make good eye contact. They are generally happy and accept themselves.

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How secure you feel inside sometimes shows in your clothes, hair style, makeup or the way you treat others. Also, how you feel about yourself often shows in the way you act. There are three main ways people behave with others:

1. Me-centered
2. You-centered
3. We-centered

All of us act in all three ways at one time or another. However, we usually act in one way most of the time.

People who act **me-centered** are interested in getting their needs met. They usually do not have high self-esteem and they do not care about others' self-esteem, either. They get what they want at the expense of others.

Those who act **you-centered** do not have high self-esteem, either. They bottle up their emotions (both good and bad) and let others have their own way. They are often tense or don't know how to get what they want or need.

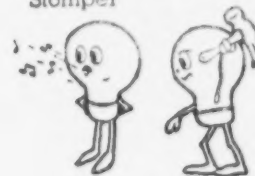
People who act **we-centered** care about themselves and others. They have positive self-esteem and try to do and say things that will not hurt others (physically or emotionally). People who act we-centered are honest, direct and show respect for themselves and for others.

DO ASSIGNMENT SHEET 3.

#4: Improving self-esteem

To be happy with yourself, it is important to learn to control your thoughts instead of letting thoughts control you. There are several ways to do this. One way is through self-talk.

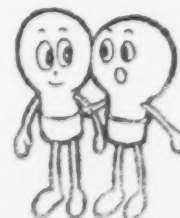
ME-CENTERED
Stomper



YOU-CENTERED
Doormat



WE-CENTERED
Respect



Self-talk means that you identify the problem situation and look at it closely and honestly. Plan positive thoughts to replace the negative ones. Plan a "script" of better thoughts and repeat the script over and over until you believe it.

Another important way to control negative thoughts is to **relax** your body upon demand. Thoughts or situations that cause anger, fright or embarrassment make the body tense. Getting rid of the tension can make it easier to change thoughts about a situation.

Use imagination to help change the way you think about unpleasant things. Close your eyes and watch yourself with your "mind's eye" to react in a positive way to unpleasant situations. This mental practice, along with relaxation, should be done over and over until it becomes habit.

Another way to feel good about yourself is to **help others** feel good about themselves. Show that you care about others. Here are several ways:

- * Listen carefully and show genuine interest.
- * Give sincere compliments.
- * Refuse to accept a "give-up" attitude.
- * Encourage them to keep trying.



The last way to change thoughts and actions is the final test. **Practice** or actually do some of the tasks that used to be very difficult or unpleasant. Make yourself try in spite of mistakes. When those self-defeating thoughts are gone, you will feel good about yourself.

DO ASSIGNMENT SHEET 4.

#5: Values are important

Everyone has values. A **value** is something that is very important to a person. Understanding values helps you better understand yourself.

People often value **feelings**. They value loving and being loved, feeling safe and being free from pain. The importance of these feelings varies for different people.

Many people value **helping** others. Action-centered people might find helping others very important. Or they might want to keep improving themselves by strengthening their talents, learning more and becoming best at something.

Then there are values that have to do with **objects**. For some people, beauty is important, while others value money and possessions. Object-centered people collect things that are important to them.

Values are also related to needs. We value things that we need and want.

Everyone has values, but some are more important than others. Looking at your values carefully helps you make choices.

#6: Learning and changing values

You learn about values from the very beginning of life. You watch how your family treats you and others. Also, you learn about their values by watching and listening.

As you grow up, values are taught more openly by the family. You learn what you should and should not do. You learn still more about values from churches, youth groups, preschools and schools.

It is important to know your values and test them. Are the values you have honest, true and really important for living? Do your values give you self-satisfaction (make you feel good inside)? Your values are tested through experiences and the choices you make.

The values that you choose may not be what others might choose. People have different values because they have different experiences. Values may be influenced by family, religion, culture, love relationships, hardships or financial condition. You can accept the values of others without making those values your own.

Our country has a set of values so that people can stay safe and free. These are called **laws**. Voters in our country have agreed that people who break laws (values) will be punished.

DO ASSIGNMENT SHEET 5.

#7: Values and choices

Everyday you have to make choices--some that are important and some that are not. Your values make a difference in those choices; they help you be comfortable with yourself when you make decisions.

Values help you choose the way you act. Values that center around others mean that your actions will probably center around others, too.

Values also make a difference in the way you look. For example, people whose values deal with status or wealth might wear only expensive, name-brand clothes.



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Your choice of friends is also related to values. People tend to choose friends who have values similar to their own.

Values can affect your choice of jobs. A person who values helping others might want a service job. Someone who values money may prefer a high-paying job. And those who value being the best might want a job that provides for advancement and status.

As with choosing friends, values also make a difference in your choice of a mate, or whether to have a mate. And values affect decisions about family planning. Do you want children? How many, and when?

Things that you do to relax are also influenced by values. Having or doing things that are important to you makes you feel more comfortable and relaxed.

DO ASSIGNMENT SHEET 6.



Handout 1: Developing Positive Self-Esteem

Here are 10 suggestions for helping you develop positive self-esteem. (Key points are adapted from *Essence*, Aug. 1990.)

1. **Accept who you are.** Every human being has value and self worth. Learn as much as possible about family history, culture and others who are similar to you. What positive contributions have they made? Set realistic goals for yourself.

Weight control is one problem that causes some people to be unhappy with themselves. They can do several things to boost their self-esteem. They can make a list of overweight or underweight people who have made positive contributions. They can do self-talk reminding themselves that underweight or overweight people have lots of friends, happy love relationships, good marriages and families, are successful in all professions and are as good as anyone else.

If they really want to lose weight, they should do it safely with the help of a doctor. Self-talk can help them stick to a weight loss plan and feel good about every pound and inch they lose.

2. **Accept your strengths and weaknesses.** No matter what position you find yourself in, there is always someone else who is better off or worse off than you. Don't compete with others, but with yourself.
3. **Give yourself credit.** Don't play down things that you have done well. Learn to accept compliments. It's not bragging to say, "Thank you. I am happy that I was able to do this or that." It's alright to feel good about a homework assignment you did well, or a sparkling kitchen floor you cleaned.

No matter how good you are, you can be better. Accepting yourself does not mean that you stop trying to improve.

4. **Develop your own values.** As you grow up, you must consider life experiences, education and training to decide which values you will keep and reject. Throughout life, your experiences will affect your values.

No matter what people around you are doing, do what you feel is comfortable. The way you feel about things you are doing is a clue to your values.

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5. **Don't be afraid to take risks.** One of the best ways to build self-esteem is to try things you have not tried before. Find out what steps need to be taken. Then, take them one step at a time. Get help if you need it. You can't succeed if you don't try.
6. **Turn setbacks (things that go wrong) into victories.** Use a setback as an opportunity to learn more and to try again. One mistake does not erase all of the other good things you have done and will do.

Each life challenge will bring new skills to work with when a similar situation comes up. In the process, you will develop self-respect and courage. Most of the time, you will get what you want or something even better.

7. **Join groups that promote positive self-esteem.** Friends, family and groups of positive people can provide support and help build high self-esteem. The more active you are, the more you achieve.

Learn from other people as you try different things. Positive groups help you feel good about your accomplishments by serving as cheerleaders for each member.

8. **Demand respect from others.** People who value and respect themselves are kind and respectful toward others. People with low self-esteem sometimes try to make themselves feel better by putting others down. It is best to stay away from people who behave this way.
9. **Seek friendships and love relationships that are fulfilling to both people.** Each one gives and receives respect. People who stay friends with people they do not get along with argue frequently and are upset constantly. The same is true for some love relationships. Some are abused physically or with angry words. Some have hurt feelings and experience much unhappiness.

People stay in these relationships because it is a habit--something they are used to doing. Many are afraid that they will be worse off if they are alone and that they may not be able to get a new friend or partner. It is best to get out of relationships like these. They can be very damaging to your self-esteem.

10. **Avoid saying mean things about other people.** Chances are, the same kind of things will be said about you. Treat other people the way you want to be treated. Look for good in others. Soon, you will find that you can see the good in yourself more easily.

Assignment Sheet 1: Liking Myself

Directions: After the class activity in which you read things your classmates like about you, answer the questions below.

1. What qualities did you already know about?

2. What qualities didn't you know about?

3. What things do you like best about yourself?

Assignment Sheet 2: Things I Can't Stand About Myself**Directions:**

1. List two things that you do not like about yourself, that frighten you, that embarrass you or that make you angry.
2. Think about each thing carefully. Is it true for you, or is it what someone else has decided about you? Is it really important enough to get upset about? Does it **always** happen?

I don't like . . .	True?	Important?	Always happen?
a.			
b.			

3. Tear this paper up into little pieces. Destroy the paper like you want to destroy these negative thoughts about yourself.

Assignment Sheet 3: We-Centered Survey

Directions: Read the following behaviors and mark (X) in the box that best describes how you would feel in that situation.

C = Very comfortable

S = Somewhat comfortable

U = Very uncomfortable

	C	S	U
1. Speaking up and asking questions at a meeting			
2. Commenting about being interrupted to the person interrupting			
3. Speaking in front of a group			
4. Keeping head up and making eye contact while talking to someone			
5. Saying you like something even when others around you don't like it			
6. Showing anger directly and honestly without hurting someone			
7. Listening to a friend tell about something embarrassing, but funny, that you have done			
8. Asking a store clerk to do something that should have been done			
9. Asking for the return of borrowed items without feeling like apologizing			
10. Talking calmly and honestly with a person who criticized you			
11. Accepting someone saying "no" to you			
12. Talking to a teacher when you think a mistake has been made on a grade			
13. Accepting a compliment without explanations			
14. Saying "no" or not doing something that isn't right for you			
15. Remaining silent or calm when someone is yelling at you			

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Your self-esteem often shows in all you do--in the way you look, in the way you act, and in the choices you make. Improving self-esteem and showing positive self-esteem at job interviews and to the boss can make a difference in being successful.

Directions: Check the box that is right for you on the I-can-be-a-success scale.

N = Not often

S = Sometimes

U = Usually

M = Most of the time

	N	S	U	M
I feel worth something as a person in this world.				
I am important and special to other people.				
I feel like I belong, and I like being a part of life.				
I get excited about doing my best at whatever I do.				
I can show positive self-esteem to an employer on a job interview.				

KEY: In the first chart, if you marked C on at least 12 of the 15 situations, you probably have high self-esteem. If you marked C and S on 10-12 situations, you probably have average self-esteem. If you were very uncomfortable (U) with five or more situations listed, you may have some low self-esteem problems. Spend more time practicing some of the activities in this lesson to help build self-esteem.

On this page, if you marked U or M on the items above, you have positive self-esteem. Review any item you marked S or N to see how you can improve.

Assignment Sheet 4: Improving Self-Esteem

Directions: Place a check mark in front of each sentence below that is one of Handout 1's 10 suggestions for helping you develop positive self-esteem. (This assignment sheet continues on the back.)

1. ☐ Buy pretty clothes.
2. ☐ Accept who you are.
3. ☐ Floss your teeth.
4. ☐ Accept your strengths and weaknesses.
5. ☐ Give yourself credit.
6. ☐ Smile and speak to everyone.
7. ☐ Develop your own values.
8. ☐ Act tired most of the time.
9. ☐ Remember that your ideas are better than anyone else's.
10. ☐ Don't be afraid to take risks.
11. ☐ Turn setbacks into victories.
12. ☐ Join groups that promote positive self-esteem.
13. ☐ Do all you can to keep friends, no matter what it takes.
14. ☐ Demand respect from others.
15. ☐ Seek friendships and love relationships that are fulfilling.
16. ☐ Buy gifts for all your friends.
17. ☐ Avoid saying mean things about other people.

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Directions: Now it's your turn to write a "script"--your own script using your own "problem situation". On the left you will find script clues that will help you to know what to write. When you finish, read over the entire script. Practice it next week.

Script clues

Your notes

Describe a situation that is really unpleasant for you.

Look at that situation closely. Is that how you *want* to feel? Does it mean that you are a rotten person?

Tell yourself to relax.

Describe in detail how you would react calmly to that same situation.

Tell yourself to relax.

See yourself reacting calmly to that situation.

Tell yourself to relax.

Tell yourself: "I am a terrific person."

Assignment Sheet 5: Rate Your Values

Directions: Look carefully at the list of values. Choose five values that are important for you. Then rate those five values from Most Important to Least Important.

Five values that are important to me:

- 1.
- 2.
- 3.
- 4.
- 5.

This is how I rate my five values:

(Most important)

- 1.
- 2.
- 3.
- 4.
- 5.

(Least important)

Directions: Answer these next questions as honestly as possible.

1. Which family member(s) influenced your values the most?

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2. Name one childhood experience that influenced one of your values.
3. What do family members do in their jobs? (father, mother, sister, brother)

Has your career choice been affected by any of them?

4. Name one community activity that has influenced your values.
5. Name one value that has proven true for you after you have tested it through experiences and choices.

Assignment Sheet 6: How Do They Match?

Directions: Read each column carefully. Match the value on the right side to the situation that goes with it on the left side.

- | | |
|--|---------------------------|
| ___ 1. Lizzie collects paintings as a hobby. | a. Money, status |
| ___ 2. Cassie wants to get a job as a police officer. | b. Knowledge, learning |
| ___ 3. Carol and Harry were married last year. They want to have four children. | c. Beauty |
| ___ 4. Sarah always looks like she stepped out of a fashion magazine, wearing all the expensive, brand-name clothes. | d. Being best |
| ___ 5. Linc is a star basketball player. Practice is all he seems to have time for. | e. Helping others |
| ___ 6. Joe is so curious about everything. He is always looking something up in a book. | f. Loving and being loved |

Lesson 4 Review

1. Identify three things that you like about yourself or that others like about you.
 - a.
 - b.
 - c.
2. Identify two examples of self-defeating thoughts.
 - a.
 - b.

Directions: Match the actions and beliefs that go best with each other.

- | | |
|---|--|
| ___ 3. Me-centered behavior | a. Positive self-esteem |
| ___ 4. Slumped posture and downcast eyes | b. Self-respect and respect for others |
| ___ 5. We-centered behavior | c. Do it my way or I'll beat you up |
| ___ 6. Feelings of importance and belonging | d. Negative self-esteem |
| ___ 7. You-centered behavior | e. Do what you want; my feelings don't count |

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8. Describe the three ways of changing self-esteem you liked best. Choose from self-talk, relaxation, using imagination, practicing and helping others.

Way to change

Description

- a.
 - b.
 - c.
9. A value is something that is _____ to a person.
10. List any three of your own values.
- a.
 - b.
 - c.
11. Describe at least two ways you got the values you have now.
- a.
 - b.
12. Listed below are three situations. Beside each situation, write in the value that made a difference in that choice.
- a. Jenny always takes a lot of time and care putting on her makeup. Value: _____
 - b. Jake likes to make friends. He enjoys showing new students around the school. Value: _____
 - c. Sunny came in second at the track meet. She cried with disappointment. Value: _____

Lesson 5: Decision-Making and Problem-Solving

Learner Outcomes

- #1. Identify decisions you make for yourself and the decisions others make for you.
- #2. Identify and describe the six steps in making a decision.
- #3. Describe a decision you might want to change and decide when it is or is not possible to make that change.
- #4. Identify the steps and the order of the problem-solving process.
- #5. Describe situations when you can help yourself and/or someone else.
- #6. Identify professional helpers for serious problems.

#1: Decisions! Decisions! Decisions!

"Students who learn to make wise decisions will live happier and healthier lives." (*Missouri Model Guidance*, Department of Elementary and Secondary Education, Area III-F)

Making decisions is something we do every day of our lives. We started making decisions before we learned to talk. For example, babies may refuse milk or certain kinds



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of food or a particular toy. During our young lives, older family members make most decisions for us.

In grade school, students start to assume more responsibility. They must decide how to behave in school, when to do work and who to choose as friends.

Each stage in life requires more decisions, and the consequences are greater and longer lasting. As high school students, you make decisions about dating, partying, smoking, and using drugs and alcohol. You will decide whether to work or be involved in school activities. Plans for adult life begin to form during high school. Will you prepare for college or vocational training? Is the military a better choice for you? As you become older, you should accept more responsibility for yourself and others.



There will be times throughout your life, however, when you will need help making decisions. As an adult, you may need help making decisions about the best job, doctor, lawyer or supermarket. It may be hard to decide the best person for whom to vote. And, of course, the decisions made by people who are elected can affect you and others.



Accepting responsibility for decisions is not easy. Refusing to make a decision is a decision, too, but it may mean that someone else will make the decision for us. When they do, we may not like what they decide. That is why learning to make good decisions and accepting responsibility for the ones we make are so important.

DO ASSIGNMENT SHEET 1.

#2: Six steps

We make many decisions every day without really thinking about them. They have become routine. However, when

difficult decision has to be made, think carefully about the six steps in making a decision.

1. **Identify the decision.** Decisions have to be made when there is more than one thing to choose from, but you can't have all of them. That is why you need to make sure you understand clearly what has to be decided. If it seems to be a large decision, break it down into smaller parts.
2. **Look at your options (possible choices).** A good way to do this by gathering as much information as possible. Use your own experiences, ask questions, read and listen or watch others.
3. **Make your choice.** Write down or think about each thing you could choose. What would be the results of each choice? Think about your values as you look at the results. In other words, consider if you will be able to live with yourself once the decision is made.

Think about what you want the results to be. What is your goal? (Sample choices: Would you prefer finding ways to get along with the people at work, or finding a new job? Should you accept a ride home with Quincy, who has been drinking, or risk making him angry by getting a cab?)

Consider all the options and make your choice.

4. **Put your choice into action.** Once your mind is made up, decide what steps you will need to take to carry out the decision. Think of all the things that could happen once this decision is made. Follow through with each step.



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5. **Evaluate the choice you made.** What were the results of your decision? Would another choice have been better? What risks did you take? Was the outcome worth the risks? Did you gather enough information to make a wise decision? Are you satisfied that you made the best decision, even if it did not turn out the way you expected?

If, for example, you decided to change jobs, were you able to find a new job right away? Are the benefits in the new job as good as, or better than, the job you left? Is there a possibility that you might have the same kind of problems on the new job?

6. **Check whether your needs, values and goals were satisfied.** It might be that the decision you made did not get rid of the problem. You may feel afraid, uncomfortable, nervous or ashamed because the decision conflicted with your values. Once you evaluate it, you may discover that the decision did not help you reach the goals you had set.

If this happens, it will help to go back through these six steps. Sometimes, it is possible to change your mind. You may be able to adjust one or more parts of the decision and make the outcome better.



DO ASSIGNMENT SHEET 2.

#3: Changing a decision

There are many benefits to using the six steps in making a decision. You thought about the choice as completely as possible; you weren't impulsive and didn't leave the situation to chance by doing nothing.

Making your own decision gives you a feeling of worth and confidence in your abilities. You have a stronger belief in the final choice because it is your own decision, based on your information, your values and your ideas of risk.

However, there are times when you try to make the best decision, but you find out it is not the right one.

There are several reasons for wanting to change a decision. Your situation might change, or the results of your choice might unexpectedly hurt someone else. New information might provide you with a better choice.

Some decisions cannot be changed. They have lifelong results. For example, a decision to become sexually active can result in a person getting AIDS, getting pregnant, getting married sooner than planned, dropping out of school or putting off going to college or vocational school.

There are three questions you should ask yourself when deciding whether or not a decision can be changed:

1. Have others already been affected by the results?
2. How much time has gone by since the choice was made?
3. Do I still have control over the outcome of my choice?

DO ASSIGNMENT SHEET 3.



#4. Problem-solving process

We live in a rapidly changing world. To adjust to these changes, everyone must become good problem solvers. Learning how to deal with problems is a big part of learning about life.

No matter what the problem is, we all go through a similar process to solve it. The problem-solving process is similar to the decision-making process. Problem-solving steps are:

1. Identify the problem.
2. Look for solutions.
3. Choose the solution.
4. Keep trying.
5. Act on the solution.
6. Evaluate the solution.



When **identifying the problem**, it is important to be specific and honest about what the problem is. Look closely at what you would like to change.

Then **look for solutions**. Brainstorm for ideas that could solve the problem, and then evaluate the ideas. If you don't like any of the ideas, get more information. Other people can help provide solutions, also.

Next, **choose the solution** that seems best. Even if you get the help of a friend, adult or professional, you must decide if their suggestions are right for you. Once you decide, **make a promise** to keep trying to solve the problem.



We have to **act** on the solution we chose before we can solve the problem. Self-talk is important here. Remind yourself of the things that must be done to solve this problem, and then do them.

Last, **evaluate the solution** after you have tried it. Don't give up too quickly. Solutions often take more time and hard work than was expected.

After trying the solution for a while, take a look at it. Ask yourself if it really solved the problem. How did it affect you and others?

DO ASSIGNMENT SHEET 4.

#5. Can we help?

Helping is a special way of showing that we care. We have to care enough, though, to take an honest look at ourselves. Do we really have what it takes to provide a solution for others?

Be realistic. Can you help solve this problem? Don't be afraid or too proud to admit the truth. In trying to decide when to get help from others, ask yourself a few questions:

1. How serious is this problem?
2. Do we know enough about the problem, either through experience or learning?
3. Do we have the physical and emotional strength that is needed?
4. Are we mature enough to handle this problem?
5. Are we too close to the problem or persons involved to use good judgment?
6. Are we able to really listen to others and understand what they are trying to tell us?



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The answer to these questions will help you decide whether to get help from others. You may need to find a professional who is trained in that area. For example, could a friend, parent, teacher, counselor, doctor or others offer better solutions?



This does not mean that it is all right to ignore those who ask for help. It is still helpful to listen to them at the same time that they are also getting the professional help they need.

DO ASSIGNMENT SHEET 5.

#6: Professional problem-solvers

Some times it is best to get a professional to help. Professional people have special training, education and experience in their job area. Learn what various professionals do so you will call the right person for the right job.

As adults, there might be some problems that are too difficult for you to solve alone. Lawyers, doctors, carpenters, electricians, mental health professionals and financial advisors can also be a great help in solving problems.



Here are some professionals who can help solve problems you may have on the job:

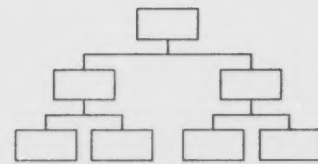
A **personnel director** helps with filling out all of the important papers about your pay and taxes.

The personnel manual contains all of the company's rules for employees. It describes the rights and responsibilities of employees. Make sure you have one or know where to

get one. It will let you know what your employer expects and what you can expect from the employer.

Your **immediate supervisor** is the person you report to at work. On some jobs, that person is the manager, director, team leader or foreman. This is the first person you should ask for help.

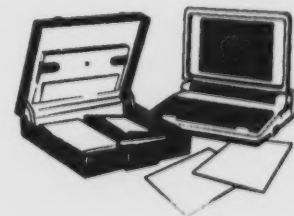
The personnel manual will explain the **chain of command** for your job. Chain of command is a term used to let workers know that it is not appropriate to go to the top person in a company to report a problem without trying to first work with the supervisors at lower levels.



Most employers receiving federal money have an **equal employment opportunity** representative. Sometimes this person also has other duties, so you may have to ask who they are. This person will help if you feel that you are being discriminated against because of race, religion, age, sex, disability or other unfair reasons.

The **Commission on Human Rights** can help solve problems related to unfair treatment when you have tried to get help from all of the right people at work, but have been unsuccessful. Remember, follow all of the right procedures with your employer before going to this agency for help.

Going to a professional helper lets you get more information about the problem and can also help you learn more about yourself. These professionals are trained in helping people understand various kinds of solutions that are open to them. They give emotional support and explain step by step what needs to be done to get the problem solved.



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People can have many kinds of problems that make them feel out of control. Some examples of serious problems where you should get extra help are: alcoholism, child abuse, death and dying, drug abuse, mate abuse, rape, runaways, sexually transmitted diseases, stress, suicide and unwanted pregnancy.

To find an appropriate professional, look in the yellow pages of the telephone book or ask someone you trust to recommend someone. Call the professional or visit once to see if you are comfortable with him or her.

DO ASSIGNMENT SHEET 6.



Assignment Sheet 1: Timely Decisions

Directions: Follow the time line and fill in the blanks with examples of decisions you made or will have to make during that time of your life.

Time line

Birth

10

20

30

40

50

60

What kind of decisions did you make before you were 10?

What decisions will you need to make in your twenties?

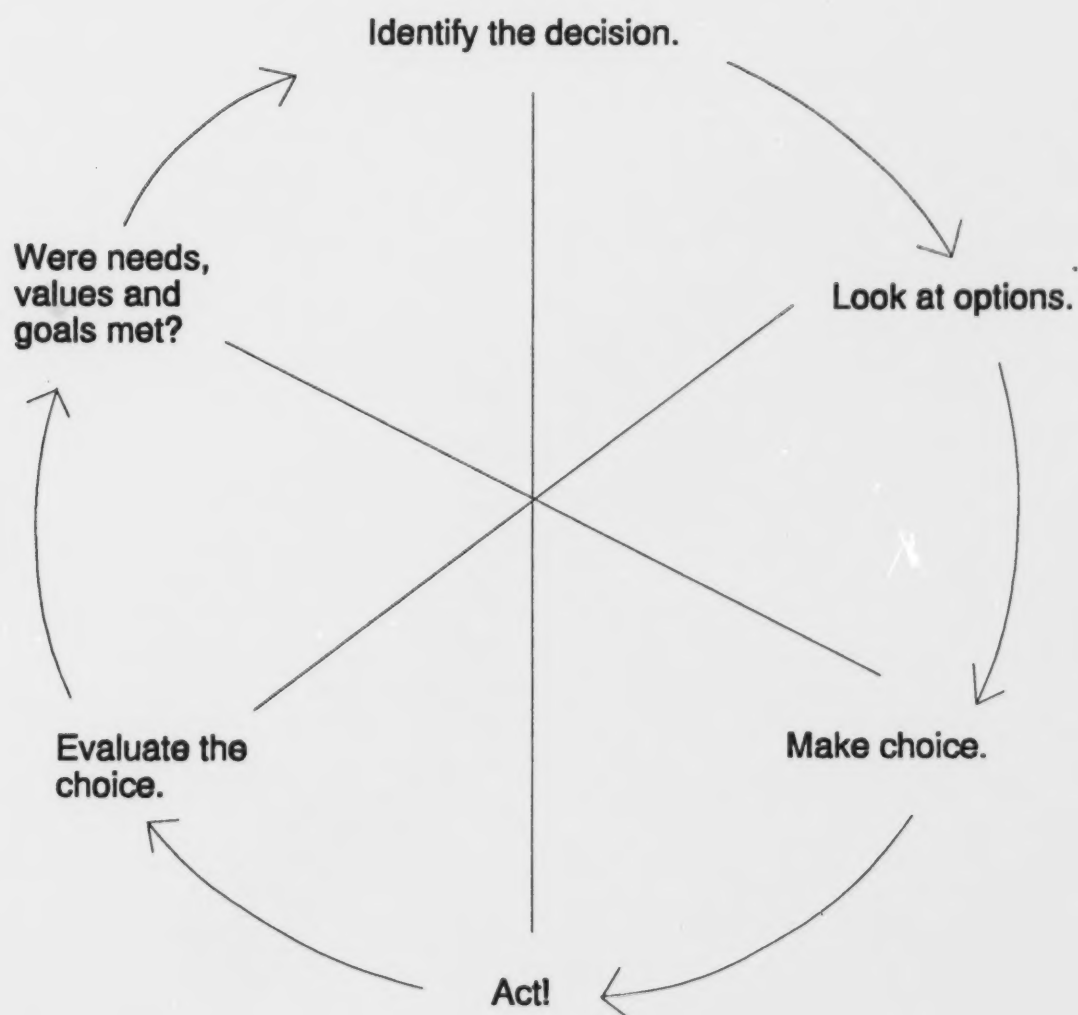
What decisions might you prepare for during your fifties?

List six decisions (large or small) that you made today.

What kinds of decisions might you face during your thirties and forties?

Assignment Sheet 2: Decision Detective

Directions: Complete the drawing below by finding the information that matches nearly every step. Write the information (on the next page) with the corresponding step. Finish as quickly as you can.



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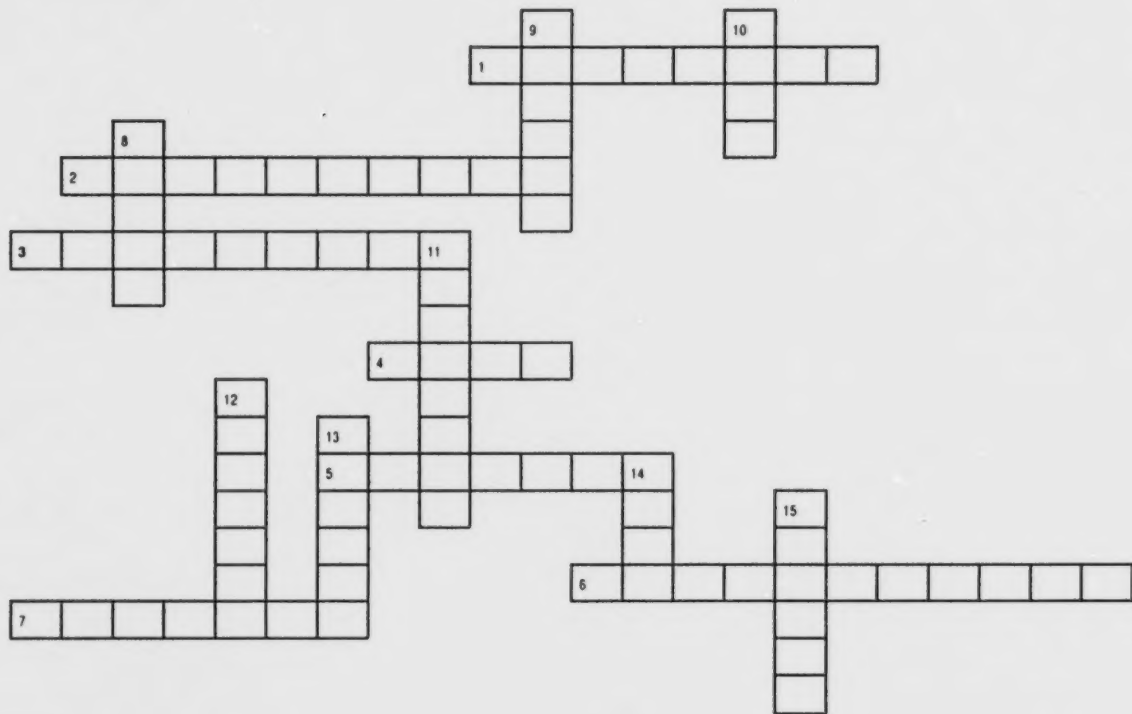
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INFORMATION (Check each off after you write it in the right place.)

- * Should I study cosmetology (hair styling) or office technology (secretarial/clerical)?
- * Cosmetology: Medium salary to start. Business ownership possibilities.
- * Cosmetology: Long hours standing and work hours may vary.
- * Do you need to repeat this process?
- * Does it conflict with your values?
- * I am creative, like styling my friends' hair and have done well in my typing classes.
- * If trying to decide between these two careers, which would you choose?
- * Is your goal satisfied?
- * Were your needs met with this job?
- * Why did you decide on this career? What was the biggest influence?
- * Jobs are available where I live and most other places if I should move.
- * Office Technology: Long hours sitting, but set hours.
- * Office Technology: Medium to low pay. Fewer chances for advancement.

Assignment Sheet 3: Puzzling Over Decisions

Directions: After reading the information pages for this lesson, complete this crossword puzzle using the clues listed below it.



ACROSS

1. Lifelong _____ ; opposite of ignorance
2. Belief in self
3. Being content with a decision
4. Opposite of dead
5. Think (past tense)
6. Liable; dependable
7. Outcome; effect

DOWN

8. Value or cost
9. Trust; faith
10. Danger; chance
11. Another word for choice
12. Power; authority
13. Not you, but _____
14. What a minute, hour and day measure
15. Another word for decision

Assignment Sheet 4: Decisions on the Job

Directions: Below are the steps that help in solving a problem--but they are in the wrong order. Rewrite the list, putting the steps in the correct order.

- | | |
|------------------------|----|
| Keep trying. | 1. |
| Look for solutions. | 2. |
| Evaluate the solution. | 3. |
| Identify the problem. | 4. |
| Act on the solution. | 5. |
| Choose the solution. | 6. |

Directions: Most jobs require workers to make decisions. Below is a list of jobs. Under each job, give two examples of decisions that the worker has to make.

7. Auto mechanic
 - a.
 - b.
8. Fire fighter
 - a.
 - b.
9. Painter
 - a.
 - b.
10. Receptionist
 - a.
 - b.

Assignment Sheet 5: Everybody Has Them

Directions: All jobs have their own problems. Below is a list of eight jobs. Beside each job, write at least two problems that could happen and possible solutions for each one.

Jobs	Possible problems	Possible solutions
<i>Sample:</i> Computer operator	a. Poor hearing b. The phone has no volume control.	Ask the boss to provide the appropriate phone or attachment.
1. Carpenter	a. b.	
2. Clown	a. b.	
3. Tree trimmer	a. b.	
4. Home health aide	a. b.	
5. Copy machine operator	a. b.	
6. Salad bar hostess	a. b.	

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7. Mail handler	a.	
	b.	
8. Pet groomer	a.	
	b.	

Directions: Jamie went jogging before it got dark. When he returned, he realized that he had forgotten to take the house key. No one was home, and all the doors and windows were locked. Develop a solution to his problem.

9. Identify the problem:

10. Look for solutions:

11. Choose the solution:

12. Keep trying:

13. Act on the solution:

14. Evaluate the solution:

Assignment Sheet 6: Help or Get Help?

Directions: Listed below are seven problem situations. If you think you can help solve the problem, put an **H** on the blank. If you think the problem needs professional help, put a **P** on the blank.

- ___ 1. Your friend calls you on the phone and says she has just been raped.
- ___ 2. You are having trouble understanding your homework.
- ___ 3. You have locked yourself out of the house.
- ___ 4. A neighbor shows you terrible bruises where his mother hit him.
- ___ 5. Your friend thinks that he has to have alcohol to get through the day.
- ___ 6. The girl who sits beside you in class has been down lately. She has said a few times how much better things would be if she were dead.
- ___ 7. Your little brother can't seem to remember his lines for the school play.

Directions: Below are some problems that need professional help. Using the telephone book, complete the chart with the names, addresses and phone numbers of people who could help.

Problem	Resource's name	Phone no.	Address
Alcoholism			
Child abuse			
Death and dying			
Drug abuse			
Emotional stress			

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Problem	Resource's name	Phone no.	Address
Rape			
Runaways			
Serious illness			
Sexually transmitted diseases			
Suicide			

Lesson 5 Review

Directions: If the decision is one that you make yourself, mark the blank **S**. If the decision is one that others make for you, mark the blank **O**.

- ___ 1. Decide what clothes to wear
- ___ 2. Decide which courses to take
- ___ 3. Decide what laws you have to obey
- ___ 4. Decide how much you earn on a job
- ___ 5. Decide when to do your homework

Directions: Below are the six steps in making a decision. Describe each step briefly in your own words.

Step	Description
6. Identify the decision.	
7. Look at your options.	
8. Make your choice.	
9. Put your choice into action.	
10. Evaluate: Explore results and risks.	
11. Check whether your needs, values and goals were satisfied.	

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Directions: Below are some descriptions of decisions when the six steps were used **and** when they were not used. Mark **U** in the blank for "used" and **N** in the blank for "not used".

- ___ 12. Impulsive choice
- ___ 13. Self-confidence in choice
- ___ 14. Belief in choice
- ___ 15. Do nothing; leave to chance
- ___ 16. Thought out carefully.
- 17. Describe a decision that you might want to change.

How could you change that decision? ___ Completely ___ Only part of it
___ No changes possible

Why did you choose the option you did?

Directions: Match the problem-solving step to the statement that goes with it.

- | | |
|---|---------------------------|
| ___ 18. I'm going to call Jesse. He's in my class; maybe he will know about it. | a. Identify the problem. |
| ___ 19. I'm going to keep at this until I get it! | b. Look for solutions. |
| ___ 20. I'm glad I thought of calling Jesse. | c. Choose a solution. |
| ___ 21. I don't understand this math homework. | d. Keep trying. |
| ___ 22. Phone conversation: "Hi, Jesse! Can you help me with page 65 in math? Great!" | e. Act on the solution. |
| ___ 23. I could call the teacher; I could get another book; I could call Jesse. | f. Evaluate the solution. |
24. Tell about two times when you were able to help yourself and/or someone else.
- a.
- b.
25. Name two serious problems and tell whom you could go to for help with those problems.
- a.
- b.

Lesson 6: Goal setting, planning and accomplishing tasks

Learner Outcomes

- #1. Give examples of short-term and long-term goals.
- #2. Contrast the trial-and-error method and the planning method of getting something done.
- #3. Describe benefits of using planning as a way of reaching realistic goals.
- #4. Describe *task analysis* as the first stage of getting a task done.
- #5. Describe *task planning* as the second stage of getting a task done.
- #6. Describe how time management affects *task doing* (the third stage of getting a task done).
- #7. Give examples of *task evaluation*, the fourth stage of getting a task done.



#1: Setting a goal

We often hear the word "goal" when people talk about sports--goal posts, basketball goal, goalie. They all deal with the area the players are trying to reach to score points.

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The word "goal" has a similar meaning for us. It is something for which we want enough to work hard.

We all set goals for ourselves. These goals range from survival to getting to class on time. Goals are divided into two groups--short term and long term. The group that a goal falls into depends on how long it takes to reach it.

Short-term goals can be reached in the near future (hours, days or weeks).

Many times, we do not consciously set a short-term goal because it becomes routine. For example, getting dressed, eating meals, getting homework done or getting to a meeting on time are all short-term goals.



On the other hand, long-term goals are reached in the distant future (months or years). These goals need more thought and time.

Examples of long-term goals are passing courses, getting a job or having a family. Long-term goals are often made up of many short-term goals.

DO ASSIGNMENT SHEET 1.

#2: Reaching that goal

There are two general ways to reach a goal and get something done. One way is by trial-and-error. This means that we randomly try different ways to do something until we are successful.

Putting together a toy without reading the directions, trying to find a street in a new town without reading a map, and applying for all the jobs in a newspaper without thinking

#4. Stage 1 of getting things done--task analysis

A task is a short-term goal--something we want to or have to get done. To get it done successfully, we must go through four different stages.

The first stage is **task analysis**. When we analyze (study) something, we look at all of its parts carefully to understand it. The same is true when we analyze a task. We look at all the parts of what we have to do.

Purpose: Why are we doing the task? How will this task help us? How will it help others?

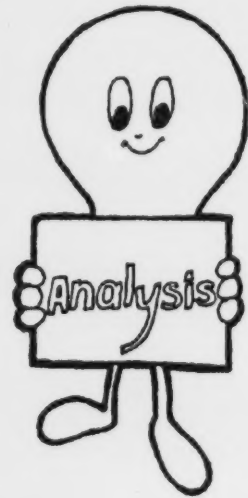
Smaller parts: Breaking a large task down into smaller parts helps show all the things we have to do to get the job done.

Time: How much time is available to get the task done? Do we have a schedule to keep? Are there any time limits?

Who: Can we can do those parts of the task by ourselves or will we need help?

Help: If we need help, we have to know where we can get it. Who can supply the strength, materials or the knowledge that we don't have?

DO ASSIGNMENT SHEET 5.



#5: Stage 2--task planning

This stage answers the "who-when-what-where-and-how" questions. In task planning, we look at each task part in detail.

Order: Plan the order in which the parts of the task should be done. The success of one part may depend on when we do a different part. For example, if the task is to do homework, we must get the book before sitting down at the desk.

When: Then we must decide when each part should be done. If the entire task must be finished by a certain time, be very specific on the time schedule set for the parts of the task.

How: Can we do all parts of the task ourselves? Some people have problems at this point because they feel they do not have enough experience or knowledge. If that is the case, get help from someone who has the right experience or knowledge.

Another kind of "how" is to keep track of *progress*. Decide on some way to measure if the job is getting done correctly.

What: Now that we know *how* we are going to do the parts of the task, we have to decide what specific *materials* will be needed.

Where: Plan where the parts of the task should be done. For some parts, we have to go where the tools are. But where other parts are done will depend on our likes and dislikes. For example, where we exercise will depend on what appeals to us.



Another "where" to be considered is where to get the needed materials. Planning means preparing ourselves in every way.

Who: Of course, we must decide who will do each task part. Whether it is done by a group or by an individual depends on how many people are responsible for finally getting the entire task done. And if help is needed in getting the task part done, we have to decide who those helpers will be.

DO ASSIGNMENT SHEET 6.

#6: Stage 3--task doing

Task doing is the stage where some people have problems. They just can't seem to make themselves do the task.

Here are five tips to help keep going until the job is done.

1. **Be prepared.** Do a good job of analyzing and planning first.
2. **Have a positive attitude.** People who expect to fail probably will. But people who expect to succeed keep trying until they do.
3. **Check progress regularly.** To reach your goal, you must know how you are doing along the way.
4. **Be flexible.** Make changes or corrections when they are necessary. ("A stitch in time saves nine.") Don't be too frightened or stubborn to make changes.
5. **Be persistent.** A task will only get done if someone keeps working until each task part is finished.



Making a **time schedule** for our activities and following it as closely as possible gives a special power to the "doing stage" of getting a task done.

A schedule gives a complete and specific view of what has to be done. It allows you to make more efficient use of your time. There is no time wasted trying to figure out what you are supposed to do next.

Having a time schedule also helps you feel more relaxed and confident. You can plan ahead and avoid the stress of not getting things done on time.

Managing your time also means that it is easier to be flexible. When changes in one task or activity have to be made, avoid conflicting with another activity. Or when something comes up suddenly that you would like to do, schedule it in a time when you are not busy. Control your schedule so that you can accomplish what is important.

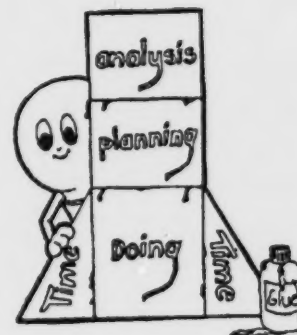
DO ASSIGNMENT SHEETS 7 AND 8.

#7: Stage 4--evaluation

Evaluation is similar to the guidance system on a rocket: it keeps you on the right course and on target.

Final evaluation comes at the end of a task. It tells you if the task purpose has been met and shows whether or not the task needs redoing. Evaluation also lets you know about areas in which you do well and those areas where you need to improve.

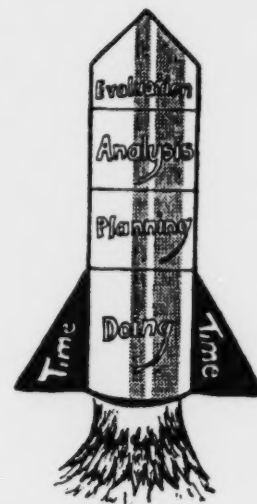
There are many different ways to evaluate how you are doing. One way is from the reactions of other people.



Another method of evaluation comes from within. How much pride and self-satisfaction you feel when a task is finished helps you know how well you have done.

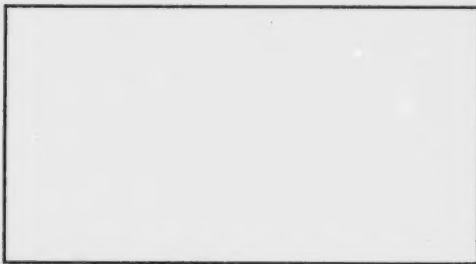
Pre-tests and post-tests are evaluation tools that are used for tasks that can be seen or measured. You can be tested by others, or you can test yourself.

DO ASSIGNMENT SHEET 9.

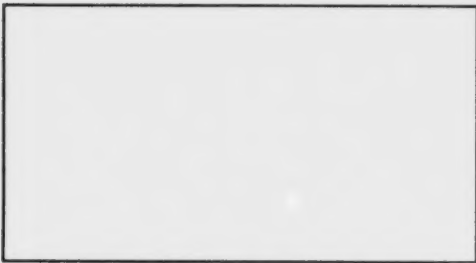


Assignment Sheet 1: Job Goals

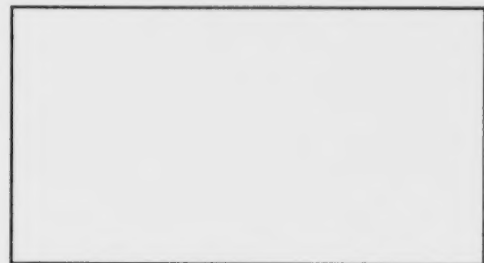
Directions: Long-term goals are often made up of many short-term goals. Pick a long-term personal goal and decide what short-term goals are needed to complete it.



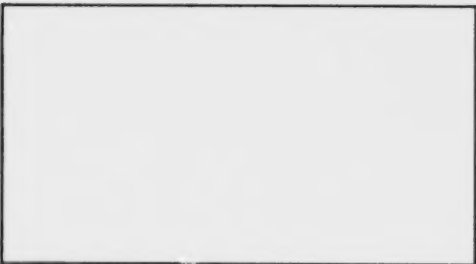
Short-term goal



Short-term goal



Long-term goal

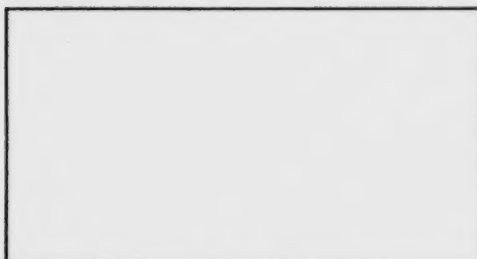


Short-term goal

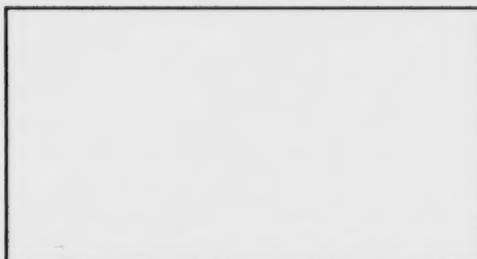
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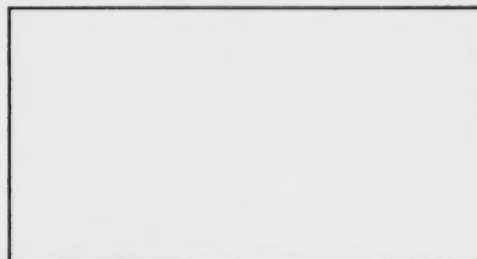
Directions: On this page, do a similar goal-setting activity for an occupation you are considering.



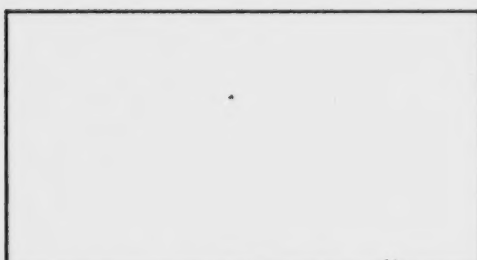
Short-term: summer work or experience



Short-term: school courses



Long-term goal



Short-term: reading, research topics

Assignment Sheet 2: Short-Term and Long-Term Goals

Directions: Listed below are some examples of short-term and long-term goals. If the goal is short-term (takes less than a month), write an S on the blank. If the goal is long-term, write an L on the blank.

- _____ 1. Becoming a secretary
- _____ 2. Taking a math assessment
- _____ 3. Getting homework finished
- _____ 4. Graduating from high school
- _____ 5. Developing a resume
- _____ 6. Taking good notes
- _____ 7. Completing college or vocational training
- _____ 8. Keeping a daily journal

Directions: Activities you do daily can help you achieve long-term goals, or they can be just random events leading to no where in particular. Begin planning your long-term goals by answering these questions.

9. How old will you be in five years? _____

10. What do you see yourself doing in five years . . .

As a worker?

As a family member?

As a consumer?

11. What are some short-term goals that will help you achieve that _____?

As a worker?

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As a family member?

As a consumer?

12. How old will you be in 10 years? _____

13. What do you see yourself doing in 10 years . . .

As a worker?

As a family member?

As a consumer?

14. What are some short-term goals that will help you achieve that 10-year vision?

As a worker?

As a family member?

As a consumer?

Assignment Sheet 3: Survival

Directions: Planning can be very important--our lives may depend on it. In this group activity, use your imagination to explore the planning process.

Part A: Imagine it.

All the students and the teacher in your class have won a free two-week vacation in the Caribbean. However, on the way there, the small plane you are flying in is blown off course by a storm. The storm also causes engine damage, so the plane has to crash-land on a deserted tropical island.

The plane cannot fly and the radio will not work. The pilot is hurt in the crash. He feels alright as long as he stays lying down. When he tries to stand, though, he becomes dizzy and faints. Your teacher's leg is also hurt, but not seriously. It was sprained badly and is beginning to swell. Everyone else is fine.

The pilot is familiar with the island where you are. There are no other people living here, but a supply plane is scheduled to fly overhead in two weeks.

Everyone tries not to panic, even when a search reveals that you have only the following food and drink: three chocolate bars, two small bags of potato chips, a package of gum and twenty-four cans of cola.

HOW WILL YOU SURVIVE?

(Turn the page after brainstorming for a few minutes.)

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Plan for survival

Goal: survival

What do you need to do to survive?

--	--	--	--

What will you do? How will you do it?

--	--	--	--

Who will do it?

How will you handle classmates who don't do their jobs?

Assignment Sheet 4: How Realistic Am I?

Directions: Mark the blank that best describes you.

1. My plans and goals are realistic . . .

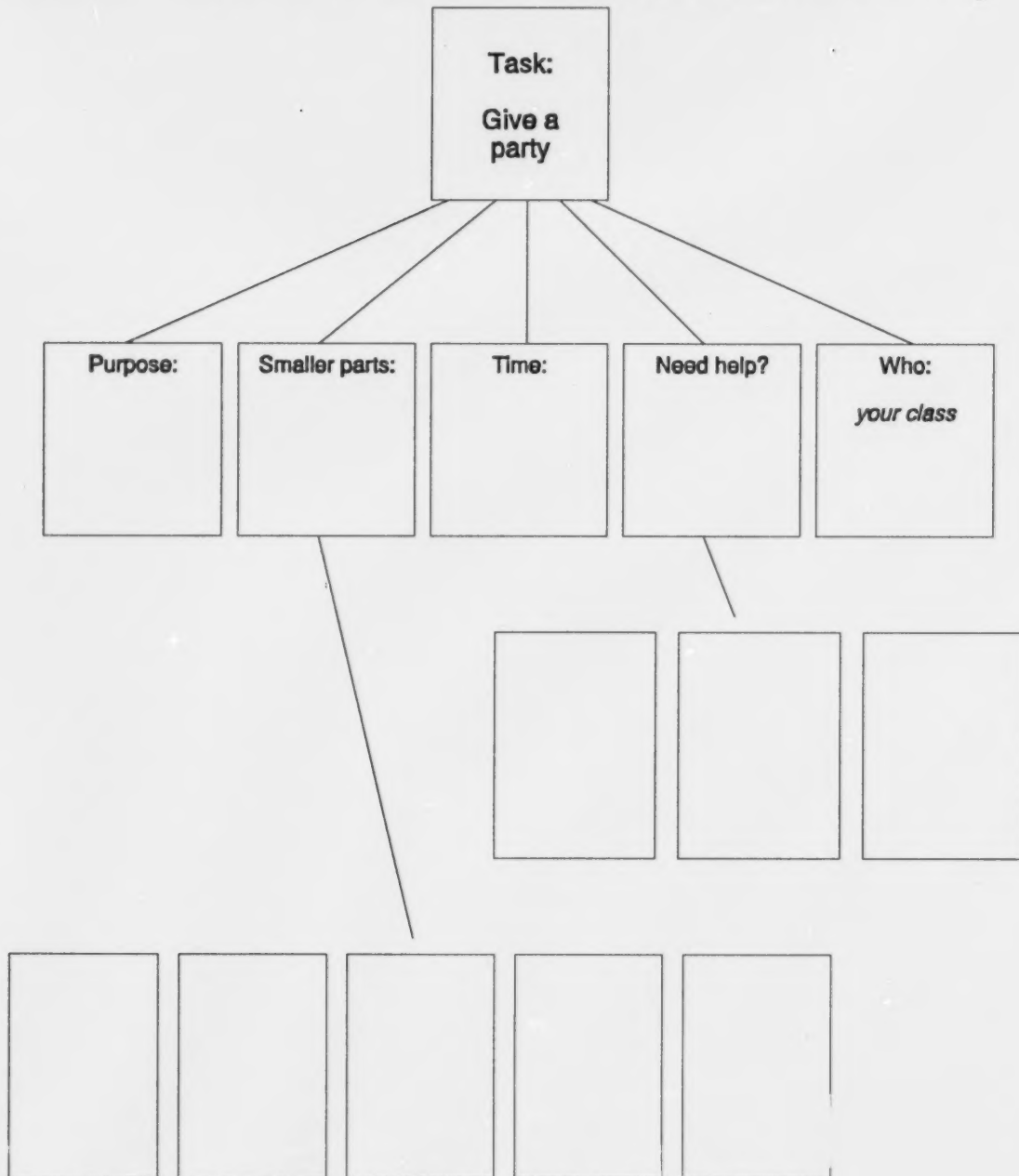
_____ Most of the time
_____ Not very often
_____ Not at all

2. When I try to make realistic plans and goals, my biggest problem is in . . .

_____ Deciding my capability
_____ Deciding what is really important to me
_____ Managing my time
_____ Getting encouragement
_____ Finding a way to tell if I am succeeding

3. How do you think the problems in No. 2 can be changed?

Directions: Complete this task analysis chart by filling the boxes with your ideas.



Assignment Sheet 6: Plan Your Task

Part 1 directions: Fill in the chart with your ideas.

Task: Give a party

	How and when	What and where	Who
Task part #1			
Task part #2			
Task part #3			
Task part #4			
Task part #5			
	Progress		

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Part 2

Task: Give a party

Your task part:		
Who:	How:	When:
What:	Where:	Progress:

Assignment Sheet 7: How Are You Doing?

Directions: Mark your progress by putting a check on the line that best answers the question.

1. My group is doing:

☐ Terrific ☐ Good ☐ OK ☐ Not enough ☐ Terrible

2. How did you prepare for your job in the group?

☐ More than enough ☐ Enough ☐ Not enough ☐ Not at all

3. Do you have a positive attitude about what you are doing?

☐ All of the time ☐ Most of the time ☐ Some of the time ☐ Never

4. How often did you check your progress?

☐ Often ☐ Some of the time ☐ None of the time

5. Are you flexible? Can you make changes when necessary?

☐ Yes ☐ Usually ☐ No

6. Are you persistent? Do you keep on trying until your job is done?

☐ Yes ☐ No

Assignment Sheet 8: Plan Your Time

Directions: Make a schedule of what you plan to do with your time tomorrow. At the end of the day tomorrow, check to see how well you were able to follow your plan.

5:00 a.m. _____	5:00 p.m. _____
5:30 _____	5:30 _____
6:00 _____	6:00 _____
6:30 _____	6:30 _____
7:00 _____	7:00 _____
7:30 _____	7:30 _____
8:00 _____	8:00 _____
8:30 _____	8:30 _____
9:00 _____	9:00 _____
9:30 _____	9:30 _____
10:00 _____	10:00 _____
10:30 _____	10:30 _____
11:00 _____	11:00 _____
11:30 _____	11:30 _____
12:00 noon _____	12:00 midnight _____
12:30 p.m. _____	12:30 a.m. _____
1:00 _____	1:00 _____
1:30 _____	1:30 _____
2:00 _____	2:00 _____
2:30 _____	2:30 _____
3:00 _____	3:00 _____
3:30 _____	3:30 _____
4:00 _____	4:00 _____
4:30 _____	4:30 a.m. _____

Assignment Sheet 9: Evaluating Your Task

Directions: Complete this task evaluation chart by filling in the boxes with your ideas about how to tell if the party was a success.

Task: Give a party

Task purposes:		
Evaluation	Evaluation	Evaluation
Evaluation	Evaluation	Evaluation

Lesson 6 Review

1. Describe three of your short-term goals.
 - a.
 - b.
 - c.
2. Describe three of your long-term goals.
 - a.
 - b.
 - c.

Directions: For questions 3-7, mark "T" in the blank if the situation uses trial-and-error. If the situation uses the planning method, mark "P" in the blank.

3. ____ Doing what you feel like, when you feel like it
4. ____ Taking courses to prepare you for a career
5. ____ Learning about dogs so you can take care of your new puppy
6. ____ Doing your homework five minutes before it is due in class
7. ____ Applying for a job that fits your interests and skills
8. List two rewards of planning.
 - a.
 - b.

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9. There are five questions that you should ask yourself to see if your plans and goals are realistic. List at least two of those five questions.

a.

b.

Directions: Put the four stages of getting a task done in the correct order. Describe in your own words how to do each stage.

	Task planning	Evaluation	Task analysis	Task doing
	Stage	Description		
10.	_____			
11.	_____			
12.	_____			
13.	_____			

Directions: Answer the questions below in your own words.

14. Why is it important to plan how to get something done?

15. Why is it important to manage your time?

Lesson 7: Health (Physical and Mental)

Learner Outcomes

- #1. Describe ways that health and appearance can make a difference in a career.
- #2. List ways of taking care of yourself when sick.
- #3. List things you can do to stay healthy.
- #4. Demonstrate proper hand washing techniques.
- #5. List things that could damage your physical health.
- #6. Give examples of stress and stress overload.
- #7. Describe how stress can sometimes be positive.
- #8. List harmful ways of dealing with stress.
- #9. List positive ways of dealing with stress.
- #10. Explain how being able to change will help you cope with stress all through life.

#1: Looking good gets you places

How you look does not always show what you are like inside, but appearance can give hints as to how you feel about yourself.



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Appearance is affected by health (both mental and physical). If you eat healthy foods, exercise and get enough sleep, it will show in the way you look and act.

Looking your best doesn't mean that you must have new, fancy clothes. It does mean, however, that you have to be neat, clean and well-mannered. It is important to do the best you can with what you have.

Attention to detail is important. When checking appearance, look at these things:

Posture	Hair
Muscle tone	Cleanliness
Weight	Clothes
Eyes	Manners

All of these things give other people an impression of what you are like. Fair or not, first impressions make a big difference in the decisions that others make about you. For example, the first impression made at a job interview can help an employer decide whether or not to hire you.

Impressions also affect co-workers. It might make a difference in how willing they are to help you learn about the job. Of course, health affects the way you do a job. If you don't take care of yourself, you may get sick, have trouble concentrating and make mistakes that can lead to bad job performance and/or accidents.

DO ASSIGNMENT SHEET 1

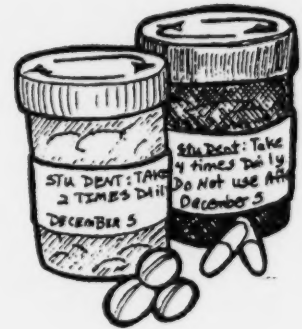
#2: Care when sick

When you are sick or in pain, get medical help. Usually this means going to doctor, dentist or another medical professional. Some medical people are in private practice

and have their own offices, while others work in public clinics.

Sometimes, health organizations will sponsor special clinics (such as dental school clinics, Planned Parenthood clinics, children's clinics). No matter where you go to find medical help, if the doctor prescribes any medicine, there are several rules that should be remembered:

1. Use your own medicines, not something prescribed for someone else.
2. Use fresh medicines. (If not sure of the expiration date, call the local pharmacy and ask about it.)
3. Read the directions carefully!
4. Don't mix medicines or drugs without your doctor's permission.



Find a doctor that you feel comfortable with *before* you get sick. First, get a list of qualified doctors in the area. Ask friends or relatives you trust to recommend someone.

Call the local hospital and ask for a list of doctors who practice there. Contact the health department for names or look in the telephone book. There might be a doctor where you work, as well.

Telephone the doctors you are interested in, especially those who are close to where you live. Ask questions about fees, health insurance through work and anything else that seems important.

Choose the doctor that best suits your needs. Make an appointment for a checkup or to fill out medical records.



DO ASSIGNMENT SHEET 2

#3: Staying healthy

Good health is often taken for granted--until you get sick. Keeping the body healthy and strong is one of the best gifts you can give yourself (and those who depend on you). Now, look closely at seven things you can do to keep healthy.

1. Eat balanced meals. Eating regular, balanced meals from a variety of foods gives the body the nutrients and energy it needs to keep growing and going.

2. Exercise regularly. An exercise program needs to be balanced, like meals. Experts recommend 30-60 minutes a day, five times a week. Vary exercises every few weeks to keep from becoming bored.

3. Keep regular sleep habits. The body uses up a large amount of energy to move, to feel and to keep going. Your body needs about eight hours of sleep to relax and recharge its energy levels.

4. Be safe, wherever you are. Many people are hurt or killed in accidents that could have been avoided.

Think safety. . . . Look for potential accidents around you; encourage others to be safe, too; accidents can happen to anyone.

Plan for safety. . . . Plan your work or play with safety in mind. Use only safe equipment, and protect yourself or others when needed.

Be safe. . . . Follow your instincts and walk away from possible unsafe situations. It takes a special kind of courage to keep from following what others around you are doing or daring you to do.



5. Be wise—immunize (and get checkups, too). Up-to-date immunizations protect you from diseases that can cripple or kill. Get a physical checkup every 1-2 years. In this way, any problems that might be beginning can be caught early and treated when it is easiest. It is also important to have teeth checked by a dentist every year.

6. Keep clean. Keeping clean helps you stay healthy and makes you more pleasant to be around (since bacteria growing on the skin causes body odor). Germs and bacteria that spread disease are often killed when you wash with soap and water.



Keep your clothes clean. (Dirty clothes are excellent places for germs to grow.) Brushing and flossing your teeth gets rid of germs and prevents cavities and gum disease.

Another part of being clean is to avoid other people's germs. Do not eat or drink from anyone else's food or glass. To avoid harmful bacteria, do not share personal items such as:

- * Food or gum that has been in someone else's mouth
- * Make-up or mascara (can cause skin problems and eye infections)
- * Toothbrushes (cause various gum diseases)
- * Shoes (fungal infections such as athlete's foot)
- * Hairbrushes, combs, picks, etc. (Remember, whatever is on that person's head, hair or brush will transfer to you.)

Do not get too close to a sick person's face. In the same way, when you are not feeling well, cover your mouth when coughing or sneezing. (And then wash your hands.)

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Bacteria doesn't care if someone is a family member or good friend; it will still make you sick! Just because you can't see bacteria doesn't mean it's not there!

7. Dress for the weather. Overheating or overcooling the body can start you on the way to a cold. Wearing too much clothing is almost as bad as not wearing enough because you can get chilled from clothes that are damp with sweat.

Doctors recommend dressing in layers so that the thin, insulating layers of air between clothes will help keep you warm. Then, take off a layer at a time if you become too warm.

DO ASSIGNMENT SHEET 3

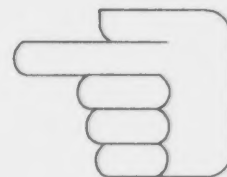
#4: Why hand washing is important

Hand washing is an excellent way to prevent the spread of germs that cause disease. Germs can be almost anywhere (on clothing, doorknobs, telephones, chairs, etc.). Some important times to wash your hands are:

- * Before and after using the rest room
- * Before and after eating
- * Before putting something in your mouth (lip balm, thermometer, etc.)
- * Before preparing food
- * After sneezing/coughing into your hands
- * After blowing your nose

Proper steps in hand washing are:

1. Turn on water; adjust temperature so it is comfortable for you. **CAUTION:** Do not touch controls during hand washing.



2. Wet hands thoroughly, including 2-3" above wrists.
3. Apply generous amount of soap to hands.
4. Scrub hands for at least 15 seconds. Wash palms, back of hands, wrists and between fingers.
5. Rinse wrists and hands well.
6. Dry hands well with paper towel or clean towel.
7. Turn off faucet with paper towel. NOTE: Do not touch faucet to turn off water; it is full of germs!
8. Discard paper towel.

DO ASSIGNMENT SHEET 4

#5: Unhealthy habits

Not following good health habits will cause you to tire and be sick more often. Following are some bad habits that can cause health problems.

Overeating: When people regularly eat more food than their bodies need, they can become overweight. The extra fat can clog up the blood vessels and make it extra hard for the heart to pump blood through the body.

Not eating enough: When people go on diets that do not include balanced meals, they are actually starving their bodies of the nutrients (protein, vitamins, minerals) that they need.

Two examples of serious eating disorders are:

* **Anorexia:** These people literally starve themselves to death by eating very little and then exercising vigorously over a period of time.

* **Bulimia:** The person may eat huge quantities of food (called bingeing), then force themselves to vomit to keep from gaining weight.

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Both of these eating disorders can cause very serious health problems and even death.

Using tobacco: People who use tobacco are asking for problems! Both smoking and chewing tobacco are extremely dangerous.

A few of the problems connected with tobacco use are cancer of tongue, cheeks, gums, lips, esophagus, larynx, lungs and throat; increased risk of breast cancer; bronchitis; emphysema; gum disease; ulcers; wrinkles and body odor.

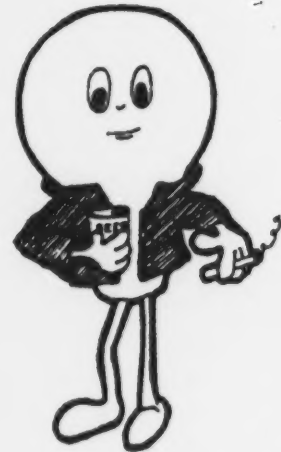
Mothers who smoke during pregnancy have a greater risk of smaller babies or babies born dead. Each time a pregnant woman inhales a cigarette, the babies heart actually *stops beating* for a few seconds.

Using tobacco also affects job performance. Smokers are absent from work more often than non-smokers. Smokers are also sick 17% more often.

Using drugs: There are many different kinds of drugs, but they have similar effects on the body. Like the drug alcohol, other drugs also get to the brain quickly and affect thinking, emotions and coordination. Since many chemicals stay in the body for a month or more, this can cause problems with learning or working.

Drugs also can harm the way the body grows--either the body of the user or the body of the unborn child. ("Crack babies" are a tragic example of this.) Regular use of drugs can cause the body to develop a tolerance, which means it needs more and more to get the same effect.

Using alcohol: When a person has an alcoholic drink, the alcohol goes through the digestive system into the blood



stream and gets to the brain quickly. It slows down the brain, especially the areas that control thinking, feelings and motor skills. This affects everything from thinking to driving.

People who drink can have serious problems, such as:

- * Car accidents (Alcohol-related car crashes are the #1 cause of death of teenagers.)
- * Poor decision making
- * Family violence
- * Weight gain
- * Smaller babies or birth defects (such as Fetal Alcohol Syndrome)
- * Lost time from work (Alcoholics are absent 2 1/2 times more than non-alcoholics.)

Learn all the facts about these habits and remember that it is your right to say "no" to something that can hurt your body and mind.

DO ASSIGNMENT SHEET 5

#6: Stress: challenge or threat?

Being stressed is when we are feeling pressured. Anything that makes you feel tense or strained is stress. Feeling tense or pressured now and then is normal.

Life is full of stress. Childhood stresses were learning to walk, getting along with other children or being separated from your parents. Now, you have to deal with such things as tests, peer pressure and becoming an adult.

Future stresses might include job interviews and not getting the job you really want. Once employed, you may face many other stressful situations, such as personality conflicts



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(with co-workers or the supervisor), disagreement over a promotion, job loss or relocation (moving).

People who do not know how to handle stress or who are under too much stress feel out of control. They experience warning signs that can be physical or emotional. Not coping well with stress can cause problems such as headaches, neck aches, digestive problems, nail biting, overeating, not eating enough, tiredness, high blood pressure and ulcers.

DO ASSIGNMENT SHEET 6

#7: Positive stress

How you handle stress is important. Sometimes being under stress can help you concentrate your thoughts, be creative and successfully answer a challenge. Therefore, stress can be positive. Positive stress is important in the lives of:

- | | |
|--------------|-----------------|
| * Athletes | * Doctors |
| * Performers | * Paramedics |
| * Lawyers | * Fire fighters |

Everyone experiences both positive and negative stress. Stresses can be small (like trying to get homework done on time) or they can be serious (like being in a car accident).

Some stresses can be hard to deal with, especially if you feel your self-esteem (self-worth) is in danger.

With low self-esteem, stress will seem like a road-block keeping you from doing what you want to do. With high self-esteem, however, stress will seem more like a detour sign--a challenge to find some other way to do what you want to do.

Often, emotions reflect whether you feel challenged or threatened. You can be excited at taking a detour or feel angry, frightened and frustrated. It's your choice.

#8: Harmful reactions to stress

People respond to stress in many ways.

- * They may deny that there is anything wrong.
- * They may run away.
- * They may hold their feelings inside until they have an emotional explosion.

When they finally let their feelings out, they may hurt themselves or others.

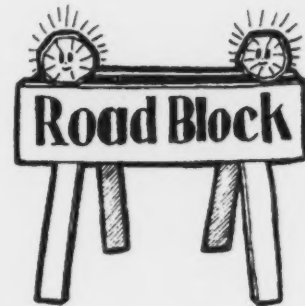
When something upsetting happens and you respond by hurting yourself or someone else, look closely at how you would like to act the next time something upsetting happens. Think about the situation, imagine it happening and mentally practice a better response.

Sometimes people choose ways to cope with stress that can hurt themselves or others. Many times they choose these ways because they make a quick decision and do not think carefully about the consequences of their actions.

#9: Positive reliefs to stress

Uncontrolled stress can cause you to be depressed, moody, negative, angry or anxious. If this happens, it usually means that you need help from someone you can trust, such as:

- | | |
|------------------|---------------------------|
| * Parents | * Counselors |
| * Teachers | * Pastor, priest or rabbi |
| * Social workers | * Doctors |



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Most communities have hot-line numbers listed in the telephone book that anyone can call to get help.

Since how you react to stress is connected to self-esteem, remind yourself of your worth. Review what you like about yourself, the things you can do well, how you are special to others and what makes you unique.

These five ideas help relieve negative feelings (anger, fear, panic, etc.) during stressful situations.

1. Switch to a different activity.
2. Do relaxation exercises.
3. Talk about the stress to someone you trust.
4. Do something nice for someone else.
5. Use positive thinking.



More ideas are listed on Handout 1. Remember, only you can choose your state of mind.

DO ASSIGNMENT SHEET 7

#10: Change--you can count on it

About the only thing that is constant is change itself. From the moment you were born, you have been changing; life around you changes, too. Your body changes. You might be limited in some ways, but as you grow, you can often do more things. Changes occur in how you control feelings and actions, in how you think and learn, and in how much you know and remember.

Life roles (family member, worker and so on) also change and expand. Within those roles, your needs and interests can change. As you grow older, you learn more about choices and what to do if choices don't succeed.

Being flexible (willing to adjust to what happens) helps you handle changes. Accepting changes that you cannot control and learning to live with a positive attitude will help you lead a happier life.



Not all changes are beyond your control. Sometimes you choose to change yourself. First, learn all you can about why and what you want to change. Read, listen or ask other people questions.

To deal with life changes successfully, be like a piece of elastic that will stretch when pulled, instead of like a piece of string that breaks.

Remember, change and stress are not necessarily unpleasant. Be flexible. Practice managing change and stress so you come out a winner!

DO ASSIGNMENT SHEET 8

Handout 1: Stress Relief

Some of the simplest ideas can bring us the most relaxation. . . .

- * Look around you; even on the coldest winter day, beauty can be found.
- * Our own attitudes can change when we put on a different outfit, wear cheerful colors or make ourselves smile.
- * Notice the way a sunbeam comes through the branches of a tree or through the glass of a window.
- * Watch an insect, bird, squirrel or other animal closely. Don't bother it; just watch it going about its business. Let yourself relax and enjoy the experience of appreciating another living creature. You are important and so are they.
- * Spend time outside viewing nature, anytime of year. Many people find it refreshing to spend time in a park or on a hiking trail, away from others. Take time to enjoy being part of nature.
- * Play with a pet. Pets can make you laugh and feel loved. Laughter and love are very healthy.
- * Play with a child. They, too, can make us laugh and feel loved, and it will help them feel good, too.
- * Lay on your back on the ground and watch the sky. Sometimes, looking up and around helps put our worries into perspective.
- * You can find beauty everywhere; you just have to be open to seeing it.
- * Spend time relaxing with people you love (grandparents, parents, friends, aunts, uncles, cousins). Remember, while being with them makes you feel better, being with you can make them feel better!
- * Take time to be nice to yourself.

Assignment Sheet 1: Grooming Self-Assessment

Directions: Read the questions below and answer them honestly. This is a self-assessment. (It does not get turned in to your teacher). It should help you think about your own appearance and if you need to improve in any area.

1. Do you usually have clean hair?
2. Do you wash every day (including face, underarms and "private parts")?
3. Do you usually wear clean clothes?
4. How often do you brush your teeth during the day?
5. During the day, at what times do you usually wash your hands?
6. Do you eat or drink after other people? _____ If so, whom?
7. Do you cover your mouth when you cough or sneeze?
8. If/when you chew gum, do you keep your mouth closed?
9. While you are chewing food, do you keep your mouth closed?
10. What did you wear to school yesterday?
11. Were your clothes appropriate for the weather, the setting and your activities?
12. Do you usually greet people with a smile?
13. Do you try to be pleasant, even when something is bothering you?
14. Do you usually try to treat people the way you like to be treated?
15. Do you stand straight and look people in the eye when speaking to others?
16. What can you do to improve your appearance and general image?

Assignment Sheet 2: Prescription Checkup

Directions: Carefully read the prescription label below, then answer the questions about it.

American Pharmacy 1145 Medicine Street St. Louis, MO 63017 No. 182083 / Dr. Early Honey Stotler Give Honey 1/3 teas. twice daily with food Prelone Syrup Muro sto2320 2/26/93			ph. 555-1938 Keep refrigerated Qty 100 RPH LSR/	CAUTION: This medication may cause marked drowsiness for 1-2 hrs. after ingestion. Do not take any medications containing aspirin while taking this medication. Any allergic reaction to this medication (such as nausea, dizziness or itching) should be reported to your physician immediately.
Refill CALL				
CAUTION: Federal law prohibits the transfer of this drug to any person other than the patient for whom it was prescribed.				

1. Who is this prescription for?
2. When was this prescription filled?
3. How much medicine is the patient to take at one time?
4. How many times a day is the patient to take this medication?
5. What is the name of the medicine?
6. If the patient needs a refill (more medicine), what should she do?
7. What does the law say about letting someone else use some of this medicine?
8. Can this medicine be taken before breakfast in the morning? _____ Why or why not?
9. How long should this person wait to drive a car after taking this medicine?
10. What are some symptoms of an allergic reaction to this drug?

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11. What should the patient do if these symptoms occur?
12. What kind of medication should the patient avoid while taking this prescription?
13. Where should this be stored?
14. What pharmacy filled this prescription?
15. How many doses are in this container?
16. What is the prescription number?
17. What is the doctor's name who prescribed this?
18. What is nausea?

Directions: Use the telephone book to look up the names, addresses and phone numbers of two doctors and two dentists in your neighborhood. Use street maps to check that these doctors and dentists are close to your home.

DOCTORS

Dr.	Dr.
Address	Address
Phone #	Phone #

DENTISTS

Dr.	Dr.
Address	Address
Phone #	Phone #

Assignment Sheet 3: Health Assessment

Directions: See how you are doing in staying healthy. Answer the questions and see which areas are OK and which need work.

1. List your 10 most favorite foods:

a.	e.	h.
b.	f.	i.
c.	g.	j.
d.		
2. How many glasses of water do you usually drink every day?
3. Do your meals usually include breads, cereal, fruits, vegetables?
4. Do you limit your intake of fatty foods?
5. What foods (or combination of foods) can you eat instead of meat and still be healthy?
6. Do you eat foods with starch and fiber, such as breads, cereals, vegetables and fruits?
7. Do you add sugar to food or drinks?
8. Do you often eat foods high in sugar? (candy, ice cream, cookies, sugary desserts)
9. Do you often eat salty foods? (snack crackers and chips)
10. Do you often add salt to your food? _____ If so, to what?
11. How would you describe your eating habits?
12. What kind of exercise did you get yesterday?

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13. Do you have a regular exercise program? _____ Explain.
14. Do you exercise at least five days during the week?
15. Do you exercise for at least 30-60 minutes each time?
16. Do you do aerobic exercises? (walking, relaxed swimming, slow jogging or bike riding)
17. What kind of physical shape are you in? _____ Explain.
18. How many hours of sleep did you get last night?
19. How many hours of sleep do you usually get each night?
20. If you don't usually get eight hours of sleep, what can you do about it?
21. Do you usually sleep well at night? _____ If not, why?
What can you do to improve the situation?
22. Do you feel rested and relaxed when you wake up?
23. How would you describe your sleeping habits?
24. How can you "think safety" at home?
25. How can you plan for safety when at work or school?
26. How can you plan for safety when playing a sport?
27. How can you act safely when out with friends?
28. Have you had all your immunizations?
29. How long has it been since you were examined by a doctor?

Assignment Sheet 4: Hand Washing**Equipment:**

Soap and water
Paper towels

Wastebasket
Hand lotion

Check if the student did the following:	Yes	No
1. Turn on water; adjust temperature so it is comfortable. CAUTION: Do not touch controls during hand washing.		
2. Wet hands thoroughly, including 2-3" above wrists.		
3. Apply generous amount of soap to hands.		
4. Scrub hands for at least 15 seconds. Wash palms, back of hands, wrists and between fingers.		
5. Rinse wrists and hands well.		
6. Dry hands well with paper towel or clean towel.		
7. Turn off faucet with paper towel. NOTE: Do not touch faucet to turn off water; it is full of germs!		
8. Discard paper towel.		

Assignment Sheet 5: Checking for Unhealthy Habits

Directions: Read and answer questions below.

1. Do you think you eat too much?
2. Do you think you eat too little?
3. Do you think you are overweight?
4. Do you think you are underweight?
5. Do you use tobacco?
6. Do you use alcohol?
7. Have you ever used drugs other than ones prescribed by your doctor?
If so, why?
8. Are you happy about the way you are caring for your body?
Why or why not?
9. Are there any habits that you would like to change? _____ If so, what?
10. Where can you go for help in learning how to change these habits?
11. Is it hard for you to think for yourself and make your own decisions?
12. Is it hard for you to say "no" to friends when they ask you to do something you don't want to do?

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Here are a few ways to say no:

- * I'm not in the mood.
- * I can't; my parents check me out when I get home and can tell.
- * No thanks.
- * My grades are bad enough! If I get high/drunk, I'll really bomb!
- * No thanks, I'm driving.
- * I'm into sports, and smoking/drinking/drugs will hurt my performance.
- * I'm into health and taking care of myself. My goal is to live to be a healthy 100 years old!

13. See how many more you can come up with.

Assignment Sheet 6: This Makes Me Tense!

Directions: Sometimes it is hard to identify what makes us feel tense or "stressed". List below six things that happen which result in your feeling angry, frightened, frustrated or anxious. Then describe how you usually act or feel when you experience these stresses. What could you do to help yourself feel better?

Things that are stressful to me	How my body reacts	How my emotions react	What I can do to feel better
1.			
2.			
3.			
4.			
5.			
6.			

Assignment Sheet 7: I Like Being Me**Directions:**

1. Decorate a box, jar or other suitable container.
2. On slips of paper, write down good things about yourself. Put them in your container.
3. Write at least two good things about each person in your class and give to them so they can put those in their containers.
4. Whenever you do something good or something happy, good or funny happens to you, write a short note describing what happened and when. The note should be long enough to remind you of the event. Put the slip of paper in your container.

Whenever you start feeling "down" about yourself, go some place and dump out your slips; read every single one. You can also do this with another person you trust or a group of friends--it can help you and your friends appreciate yourselves and each other.

Here are some ideas for your "I like being me" box to help you get started; use your imagination!

- * You improved your grades.
- * You told someone how nice they looked or what a good job they did.
- * You turned your library books in on time.
- * You didn't yell or curse at someone, but talked it out instead.
- * Someone compliments you on how you look or something you've done.
- * You help someone.
- * You picked up trash that wasn't yours.
- * You let someone else go first.
- * Others wanted you to do something you knew was not smart; you stood up for your beliefs and refused to be a blind follower.

Assignment Sheet 8: Changes

Directions: Write short answers to the following questions.

1. How do children usually act when they are angry or upset?
2. Since we are no longer children, how should we act when we are angry or upset?
3. What changes have happened to you within the past year?
4. Are those changes positive or negative?
5. What changes do you expect or hope to experience within the next year?
6. What changes do you expect or hope to experience within the next five years?
7. What changes have occurred in your community within the past year?
8. What changes have occurred in this country in the past five years?
9. What changes have occurred internationally in the past five years?

Lesson 7 Review

1. List three things that can help you look your very best.
 - a.
 - b.
 - c.
2. Describe two ways that your health and your appearance can make a difference in your career.
 - a.
 - b.
3. List three things you can do to be physically healthy and feel your best.
 - a.
 - b.
 - c.
4. List two things that could damage your physical health.
 - a.
 - b.
5. List two things that could cause you stress at the age you are now.
 - a.
 - b.

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6. List two things that could cause you stress in a future job.
 - a.
 - b.
7. Describe three warning signs of having too much stress.
 - a.
 - b.
 - c.
8. How can stress be positive in your life?
9. List two ways of dealing with stress that can hurt you or others.
 - a.
 - b.
10. List three positive ways of dealing with stress.
 - a.
 - b.
 - c.
11. How does being flexible help you in life?

Lesson 8: Pre-Employment/ Work Maturity

Learner Outcomes

- #1. List steps in beginning to hunt for a job.
- #2. Write a resume and cover letter.
- #3. Practice completing an application.
- #4. Describe the parts of the job interview.
- #5. Tell about two ways to follow up an interview.
- #6. List things that employees can expect from their employers.
- #7. List things employees can do to keep their jobs.
- #8. Describe things employees can do if they want to advance in their jobs.

#1: Starting point

There are four steps in beginning to hunt for a job:

1. Know who you are and what you want.
2. List all the people who could help you find job leads.
3. Call or write those people; ask for job leads.
4. List all job leads.

Five reasons people may **stay** unemployed:

- Poor personal appearance
- Unaware of job openings
- Unable to describe their job skills
- Not looking hard enough for work
- Poor interview skills

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If job hunters do these steps completely and well, they should be on their way to finding the kind of job they want.

Step 1: Know who you are and what you want. It's important to make a list of what you have to offer an employer and what you want out of a job.



List interests, talents and skills. Include experiences and classes that taught you work qualities like leadership, cooperation and responsibility.

Next, make some decisions. For example, examine how you feel about salary, working conditions, the working environment (indoor or outdoor noise level, fumes, etc.), the amount of routine in the job and whether you prefer to work alone or with others.

DO ASSIGNMENT SHEET 1

Step 2: List all the people who could help you find job leads. These would include relatives, friends, former employers and teachers. Then list all the resources that can help you find a job. Job leads can come from:

* Newspapers: Read the want ads and the business section, too. (Businesses that are expanding will need new workers.)



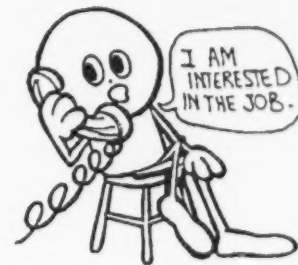
* Telephone book: Go through the yellow pages to get the names of companies that match your interests and skills.

* Job service: Call the state employment security office and find out about the procedure that has to be followed. This service is free.

- * Schools: Check with the school counselor or placement office for job leads.
- * U.S. Employment Service: Call for directions on how to use their services.
- * Private employment agencies: These private businesses charge a fee to find jobs for workers.
- * Public notices: Sometimes notices about jobs will be put on company or public bulletin boards, announced over radio or television, or posted in union hiring halls. Some businesses simply put out a "Help Wanted" sign.

Step 3: Call or write people; ask for job leads. Some people like to outline what they are going to say on the telephone or in the letter. Be sure to include these things in the outline:

- * Why you are calling (or writing)
- * What you have that is special to offer an employer
- * What you would like them to do



Keep a list of all the people and places you want to call or write for job leads. Plan how many you are going to contact each day, mark off those which were contacted and note how they responded.

When any of the people you have called or written give you leads, send them a short thank-you note. Besides being polite, it will help them to keep you in mind in case they hear about job openings later on.

If you have not had an answer from the people you called or wrote, it sometimes helps to send a reminder letter and a

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stamped, self-addressed envelope. The idea is to make it as easy as possible for them to send you job leads.

Step 4: List all the job leads you can find. It is very important to set up a system that works for you and to stick to it. Include:

- * The name and address of the company
- * The name, title and telephone number of the person you should talk to
- * The title of the job opening

The more job leads you get, the better the chances of finding the job that is right for you.

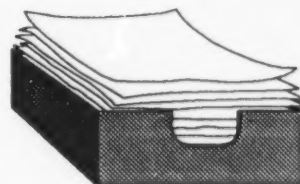
DO ASSIGNMENT SHEET 2

#2: Selling yourself on paper

Resumes: The next part of finding a job is to make up a resume. This will be given or sent to potential employers. It will tell them about your background and abilities.

A good resume should help convince the employer that you qualify for the job.

A resume can tell an employer a lot about the kind of person you are. To make the best impression, be sure the resume is neat, typed and organized. Ideally, it should be only one page long. Make the resume positive, telling what you can do--not what you cannot do. But only put what is true; don't make things up to make yourself look better. Employers also check for accuracy (spelling and grammar) and if the resume is up to date.



When organizing the resume, include six major sections. Each section will tell the employer something about you.

Section 1, personal information: After the word "resume", the rest of this section tells the employer your name, address, Social Security number (optional) and telephone number. It introduces you.

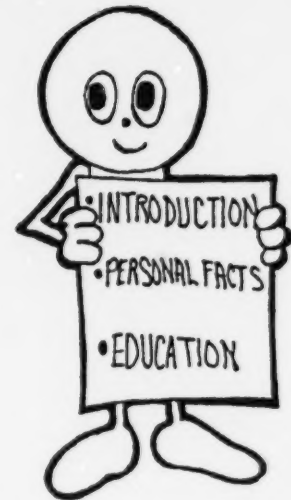
Section 2, employment objective: Include the position for which you are applying or the kinds of positions for which you are interested.

Section 3, education: In reverse order, list the high school or other training programs you attended since grade school. Put your highest degree, diploma or certificate first. Include the date of graduation, the name of the schools and locations. If you have had classes that taught you skills that could be used on the job, mention them.

Section 4, work experience: List the jobs you have held, starting with the most recent one. For each one, indicate dates of when you worked there, the name and address of the company, the job you held and your responsibilities. If you have not had work experience, you can show your willingness to accept responsibility and eagerness to work by listing any volunteer or small jobs (baby-sitting, mowing lawns and taking care of pets).

Section 5, activities and interests: This section should include hobbies or special interests and any clubs to which you belong (or activities in which you have been a part). It looks good if you have been a leader or have received any awards. Some people also indicate where they have lived most of their lives and any long-distance traveling they have done.

Section 6, references: This last section is made up of at least three people who would recommend you for a job. Be sure to get permission before using a person's name as a



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reference. Do not use family members as references. (Employers know they will say good things about you.) A reference list should include the person's name and job title, as well as the company's name, address and telephone number. Or, you can state that references will be furnished on request.



Often, an employer's first impression of you comes from the resume. Spend time to make a good first impression.

DO ASSIGNMENT SHEET 3

Letters of application: The rules that apply to resumes also apply for letters of application--they should be neat, typed and organized. Be sure to check spelling, grammar and punctuation. Include a copy of the resume with each letter of application. Figure 1 shows the kinds of things you can include.

DO ASSIGNMENT SHEET 4

#3: Job applications

If there is a job opening that an employer thinks you might be qualified for, you will probably have to fill out an application form. This form asks for the same kind of information as is on your resume. It also asks questions that the employer is especially interested in.

If you are going to an interview and have not yet filled out an application form, take a sample form (already filled out) with you. This will save time if you have to fill out a form there because you can just copy the information from the sample.

If questions on the application form do not apply to you, put N/A (not applicable). Do not leave any spaces blank. Print as neatly as possible.

DO ASSIGNMENT SHEET 5

Figure 1

Your address
City, state, ZIP Code
Date of mailing

Name and title of person to whom you are writing
Company name
Company address
City, state, ZIP Code

Dear (name of person to whom you are writing):

Tell why you are writing. Ask if there are job openings, say that you would like to apply for one certain job or just send information that the employer asked for during a telephone call.

Indicate what you can offer the employer. Keep it short, though. List one or two qualifications you think would be of the most interest to the employer. State any related experience or training you have had.

Mention that you are including your resume (and possibly an application).

Express again your interest in working for them. Say that you can meet for interviews and that you look forward to hearing from them. Be sure that you include your telephone number so the employer can contact you.

Sincerely,

(Sign your first and last name in cursive; do *not* print, and make sure it can be easily read.)

(Type your first and last name.)

#4: Meeting face-to-face

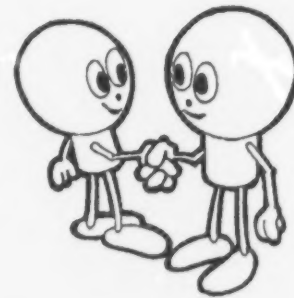
The job interview gives you a chance to meet employers face-to-face and convince them by your actions and by what you say that they should hire you. This is "selling" yourself in person, and there are a number of tips to help.

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1. Think positive; act positive; be positive.

Begin at home before the interview. Make sure that your body, teeth and hair are clean and attractive. Wear clean, neat, appropriate clothes. Do some relaxation exercises so nervous habits won't get in the way of showing your self-confident, friendly attitude.



Arrive a few minutes early for the interview. (Some people even locate the building and room the day before so they won't waste time by getting lost.) While you are waiting, be polite to the receptionist; relax.

When it is your turn for an interview, greet the employer with a firm handshake, eye contact and a smile while you introduce yourself. Check your voice level; be sure to speak clearly and use good grammar. Other tips include:

- * Don't chew gum or smoke.
- * Don't take anyone else with you to the interview.
- * Avoid nervous mannerisms (biting fingernails, fidgeting with hair or clothes).
- * Show enthusiasm.
- * Use good listening skills.
- * Ask appropriate questions.



2. Be prepared.

Give the employer the impression that you are organized and ready to succeed. Hand the employer a copy of your resume and letters of recommendation, if you have them. Bring a sample application form, a pen and a pencil in case you have to fill out an application form. Remember, the employer keeps your resume and letters.

3. Handle questions honestly, but positively.

Answer all questions honestly but positively and in a way that would relate to performing the job well.

For example, if the employer asks what classes you had in high school, answer honestly with the names of classes that especially relate to the job and then add that you feel they have prepared you well for doing this work. Use good posture and eye contact while talking to the employer.

Listen for "hidden concerns" and answer them directly. For example, if the employer asks about your school attendance record, the real question may be about how reliable you are.

If your honest answer includes negative information, give it as positively as possible. Agree that there was problem in the past, tell about the help you got for the problem, tell how you feel better about yourself and let the employer know that you feel positive about the future. Trying to cover up a past problem will only make the employer unsure about hiring you.

Job hunters with disabilities should handle questions about their disabilities in much the same way. Explain to the employer that you have strengths that outweigh the disability. Point out how it has helped you develop qualities that would help you perform a job as well as, or better than, most people. Make clear to the employer what you *can* do.

In the interview, there will be a time to ask the employer some questions. You may want to ask about tools, clothing or equipment that might be needed, the kind of skills you should have, what the starting salary is and how the company advances good workers.

? ??
?

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Keep questions general for the first interview. You can ask about details later before you are hired.

4. Handle employer responses with confidence.

If the employer hires you, express your appreciation and find out exactly what the employer expects. Set an appointment for the next talk or agree on the date to start the new job. If the employer does not have any jobs open at this time, don't become gloomy (at least, don't show it!)

Ask the employer if part-time hiring is a possibility. If the answer is no, ask about job leads at other companies for which you might qualify. Also, ask if they will keep your resume and application on file in case of future openings.

Sometimes employers cannot make a hiring decision until they have interviewed other people wanting the same job. If that happens, tell the employer that you understand and that you will call back in a few days.

5. Leave on a positive note.

At the end of the interview, make eye contact, thank the employer and smile. Shake the employer's hand firmly and say that you are looking forward to hearing from him/her soon.

DO ASSIGNMENT SHEET 6

#5: Follow-up

For some people, the thank you note has made the difference in their being hired over someone else. The note should remind the employer who you are and when your interview was held. Say thank you for the employer's time and kindness and express an interest in working there.

Close the letter by letting them know you will call back soon. Thank you notes should be mailed the same day as the interview.

When calling to find out if you got the job, introduce yourself by giving your name, the job interviewed for, when the interview was and why you are calling.

If the employer says that you are hired, say thank you and make an appointment to find out more details. Whatever happens, close by saying thank you for the employer's time and consideration.

DO ASSIGNMENT SHEET 7**#6: Know what to expect**

Every employee who begins a new job needs to know what can be expected from the employer. There are four main things that the worker should receive:

1. An understanding of job requirements

Employers often state job requirements (and the benefits that go with them) in a contract that the worker agrees to by signing. Employers also should provide job training and supervision for their employees.



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To help workers do their job correctly, employers often give regular evaluations. During this time they can help employees see their strengths and weaknesses.

2. Payment

Payment to employees comes in two ways--salaries and benefits. Salaries are paid on a regular basis. The salary is based on the minimum wage law, the employee's abilities and experience, and the wage scale set by the company. Benefits may include sick leave, health insurance, retirement plans or savings plans.



3. Equal treatment

All employees should be given respect. They have the right to fair and equal treatment regardless of race, sex or religion. For example, two workers who have equal experience and abilities and who do the same job should receive the same pay.

4. Safe working conditions

Government and union laws have helped to make working conditions safe for employees. The employer must supply a safe place to work and safe tools to work with. Then it is up to the worker to stay healthy and be safe.

#7: Four rules to follow

Workers who want to keep their jobs should remember four simple rules:

1. Know your job.
2. Be honest.
3. Be reliable.
4. Cooperate with others.

Knowing your job is one of the most important rules. Some employees may lose their jobs because of:

- * Lack of understanding on the employee's part as to responsibilities
- * Poor communications between the supervisor and the employee
- * Being incompetent for the position--wrong person hired for the job. Employees need to be able to follow directions that supervisors give them. Knowing the job also means knowing how to be safe.

Being honest shows in many different situations. Some employees may lose their jobs because of:

- * Lack of loyalty and pride in the job and company.
- * Unwilling to devote time necessary for the job. Employers expect you to be honest: get to work on time, do not abuse sick leave, do not extend rest breaks and work until quitting time. Do not take company materials home without permission. You are being paid to work, so give it your best.



Being reliable means that the employer can trust you to get the job done correctly and on time. Some employees lose their jobs because they:

- * Are unable to make decisions when necessary--and make them properly
- * Allow outside problems to interfere with job (family, other interests)
- * Do not show enough initiative
- * Fail to accept responsibility

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Cooperating with others is an important part of keeping a job. Some employees lose their jobs because of:

- * Personality conflicts between the supervisor and the employee
- * Unwillingness to conform to the supervisor's wishes
- * Failure to get along with coworkers
- * Inability to communicate through proper channels
- * Unable to control emotions



You must be able to accept constructive criticism and helpful advice. Try to be respectful and friendly to both your employer and coworkers. Be ready to help others when they need it, let them know you are willing to work as a team. The success of your employer and coworkers depend on you.

#8: Getting ahead

1. Positive attitude
2. Responsibility and initiative
3. Leadership skills
4. Self-improvement
5. Seniority

Most workers don't want to stay at the same level in their jobs; they want to get ahead. Job advancement means taking a more responsible job with the same company. This happens when another worker leaves or when a company expands and needs new workers.

Take that same **positive attitude** that you used in the job interview and use it on the job. Let others see that you care. It will show in the way you dress and look, in the way you take pride in your work and in how you do the job. Care about others, too. Be polite and friendly; act like you are part of a team working together.

Most people who are promoted are people who **take responsibility and initiative**. They do their job well and are able to see what needs to be done before being told. They aren't afraid to do extra work when it is needed.

They **show leadership skills** while working. They are organized, communicate well with others and cooperate. However, they are aware of their limitations and don't take on more responsibility than they can handle.

Self-improvement means being interested in doing better and being willing to grow. Learn from your job evaluations and try to improve the weak areas in your work. Show that you enjoy the job by willing to take extra training or enroll in classes sponsored by your company.

Seniority refers to how long you have worked for the company. It is not always the deciding factor in being promoted, but it can be helpful.

REMEMBER: For the first job, getting experience is more important than getting rich!



Assignment Sheet 1: Pre-Employment Self-Assessment

Directions: Answer all the questions below in the spaces provided.

1. What are your hobbies and interests?
2. Which of your physical characteristics might influence your decisions in choosing a job?
3. What talents or special skills do you have?
4. What kinds of jobs or careers appeal to you?
5. What classes in school do you do well in?
6. In what areas do you have experience or knowledge?
7. I am good at:
8. I like to:
9. If I could have any job I wanted, I would choose to:
10. Which do you prefer working with: plants, people, animals or things? (put your first choice in space #1, your second choice in space #2 and so on)

#1 _____
#2 _____

#3 _____
#4 _____

11. Do you prefer to work alone or with other people?

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12. Do you prefer working indoors or outdoors?
13. Do you like to work mainly with your hands or with ideas?
14. What type of salary do you desire?
15. Do you prefer a rural or urban location in which to work?
16. Do you prefer taking directions from a supervisor or being self-directed?
17. Is the quality of your working environment important to you (such as noise level, fumes, temperature)? _____ What would you prefer?
18. Do you like doing the same thing everyday (routine) or do you prefer a job that has a variety of tasks?
19. Do you work well under pressure?
20. Do you take care of yourself so you stay in good health?
21. Are you well groomed and well mannered?
22. Are you punctual and dependable?
23. Are you able to work independently?
24. Do you listen to others' ideas?
25. Do you communicate well in writing?
26. Do you communicate well verbally?
27. Are you honest?
28. Are you usually cheerful?
29. Are you courteous?
30. Are you cooperative and able to work as a part of a team?

Assignment Sheet 2: Finding a Job

Part 1 directions: Read through the help wanted ads. Find three ads for jobs that interest you. Copy down all information given in each ad.

(Ad #1) Company: Address: Job title: Job duties: Benefits: Salary: Other:	Phone #: How to apply: Who to ask for/write to:
(Ad #2) Company: Address: Job title: Job duties: Benefits: Salary: Other:	Phone #: How to apply: Who to ask for/write to:
(Ad #3) Company: Address: Job title: Job duties: Benefits: Salary: Other:	Phone #: How to apply: Who to ask for/write to:

Part 2 directions: Pretend you are looking for a job. Write down three people you know who are working and might be able to help you find a job lead.

Person's name	Relationship to you	Place of employment

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Directions: Now practice writing a letter that asks for help in finding any job openings. Write the letter to one of the people you listed.

Your address

Date

The name and address
of the person you are
writing

Person being written

Dear _____:

Beginning comments
and why you are
writing; why you are
looking for a job.
Include a sentence on
why you are asking
them to help.

What special things you
have to offer a job.

What you want them to
do to help you.

Closing

Your name

Assignment Sheet 3: Resume Writing

Directions: Study the sample high school resume, then write your own resume on the blank form on the next page.

Leroy Johnson
2288 South High Street
Anytown, MO 66444
(314) 242-1396
SS# 999-99-9999

JOB OBJECTIVE: Seeking employment in horticulture

EDUCATION: Anytown High School, Anytown, MO 66444
Projected graduation date: May 28, 1994
Science and Horticulture emphasis
Grade point average: 3.4/4.0

EXPERIENCE: Anytown High School - 9/90-Present
Anytown, Missouri 66444
Part-time greenhouse worker, assisted with daily plant care and transplanting

Kay's Landscaping - 6/90-8/90
Anytown, Missouri 66444
Part-time landscaping assistant, assisted with installation of trees, shrubs, perennials and turfgrasses

HONORS AND ACTIVITIES: Nursery/Landscaping contest team; secretary, FFA; honor roll, 2 years; 4-H member, 6 years; high school choir member

REFERENCES:

Gayle Smith, ag instr.
Anytown High School
Anytown, MO 66444
(314) 242-1234

Kay Weber, owner
Kay's Landscaping
Anytown, MO 66444
(314) 242-4444

Tom Richards, principal
Anytown High School
Anytown, MO 66444
(314) 242-1234

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JOB OBJECTIVE:

EDUCATION:

EXPERIENCE:

HONORS AND
ACTIVITIES:

REFERENCES:

Credit: Harris, C.R. *Leadership and Personal Development*. University of Missouri-Columbia: Instructional Materials Laboratory, 1991.

Assignment Sheet 4: Letters of Application

Directions:

1. Use the sample form (Figure 1 in your lesson) as a guide.
2. Choose a company for which you would like to work.
3. Write your own letter of application on a separate sheet of paper.
4. If you have access to a typewriter or computer, you may want to type it.

Assignment Sheet 5: Sample Application Form

Directions: Fill out this form. Remember to print legibly. Make sure you fill out both pages.

Name _____

Last	First	Middle	Social Security number	Date
------	-------	--------	------------------------	------

Address _____ Home telephone number _____

City _____ State _____ ZIP Code _____ Period of residence _____

Position applying for	When available	Salary expected
-----------------------	----------------	-----------------

Have you previously applied for work with us? () Yes () No If yes, when _____

Referred by (Name) _____

Is there anything that would prevent you from performing the duties of the position for which you are applying? () Yes () No

Have you ever been convicted of a felony? () Yes () No If yes, describe in full _____

Do you have a driver's license? () Yes () No If yes, give number and state issued _____

Person to notify in case of emergency _____ Relationship _____ Phone _____

EDUCATIONAL DATA

SCHOOL NAME	CITY & STATE	MONTH & YEAR		DEGREE OR GRADE LEVEL COMPLETED	AREA OF SPECIALTY AND HONORS RECEIVED
		FROM	TO		
High					
College/ university					
Graduate school					
Technical, vocational or other					
Special skills (list)				Typing speed WPM	Shorthand speed WPM

MILITARY SERVICE (optional)

Veteran of U.S.? () Yes () No Reserve status Armed Forces branch

Armed Forces branch _____ Dates of duty from: (month, date, year) _____ to: _____

Type of duties performed _____

Service schools and other special training _____

RECORD OF PREVIOUS EMPLOYMENT

(Detailed explanation may be attached to indicate any special employment experience)

PAST EMPLOYERS	Department(s) worked	Supervisor(s) name	Position(s) held	Employed		Rate of pay	Reason for leaving
Company name, address, phone				From	To		

You may contact all of the above listed employers except _____

For applicant's additional comments or information not covered by the form, such as career, interests, plans, objectives, etc. _____

This Company complies with Title VI of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990. This Application will be retained in our active files for one (1) year only. If you wish to submit another application after this period of time, please feel free to do so.

I agree to abide by all the rules of the Company and will obey the orders and instructions of my supervisor. I will use and wear all safety appliances furnished me by the Company and will be careful in my work and not expose myself or other workers to unnecessary dangers. It is understood that false statements on this application may result in my dismissal. I understand, also, that I am required to abide by all rules and regulations of the company.

Signature of applicant _____ Date _____

Assignment Sheet 6: Do and Don't List

Directions: Job hunters have to remember things in order to give a positive impression to an employer. Make up your own list to remember.

DO:

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

DON'T:

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

Assignment Sheet 7: It's Easy to Say Thank You

Directions: You have just interviewed with John Smith, the manager of the Goal Post Sport Shop at 712 Main Street in Anytown, Missouri, for a sales job. Write a thank you note for the interview.

Remind employer of
when your interview
was.

Say thank you for
his/her time.

Express your interest in
the job and that you feel
you could do it well.

Say you will call
back soon.

Lesson 8 Review

1. There are four steps in beginning to look for a job. List each step.
 - a.
 - b.
 - c.
 - d.
2. Describe the parts of a resume.
3. Below are the five parts of the job interview. Describe each part in your own words.
 - a. Think positive; act positive; be positive
 - b. Be prepared.
 - c. Handle questions honestly, but positively.

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- d. Handle employer responses with confidence.
 - e. Leave on a positive note.
4. Sometimes what you do after an interview can make a difference. What are two follow-up ideas to use after a job interview?
- a.
 - b.
5. List four things that employees can expect from their employers.
- a.
 - b.
 - c.
 - d.
6. List three reasons someone could lose a job.
- a.
 - b.
 - c.
7. List four things employees can do to keep their jobs.
- a.
 - b.
 - c.
 - d.

8. Listed below are five things that employees can do if they want to advance in their jobs. Describe in your own words each of those five things that employees can do.
- a. Positive attitude:
 - b. Take responsibility and initiative:
 - c. Show leadership skills:
 - d. Self improvement:
 - e. Seniority: